

304.17-318 Coverage for treatment for mental illness.

- (1) For purposes of this section, "mental illness" means psychosis, neurosis or an emotional disorder.
- (2) Any offer to sell a policy or contract of general health insurance to be issued, delivered, issued for delivery, amended or renewed in this state after January 1, 1987, shall include an offer of coverage for the inpatient and outpatient treatment of mental illness, at least to the same extent and degree as coverage provided by the policy or contract for the treatment of physical illnesses.
- (3) Nothing in this section shall be construed to prohibit an insurer from issuing or continuing to issue a health insurance policy or contract which provides benefits greater than the minimum benefits required by this section or from issuing such policies or contracts providing benefits which are generally more favorable to the insured than those required by this section.

Effective: July 15, 1986

History: Created 1986 Ky. Acts ch. 482, sec. 1, effective July 15, 1986.