

304.18-032 Coverage for newly born children from moment of birth.

- (1) All group or blanket health insurance policies and certificates issued thereunder providing coverage on an expense incurred basis, regardless of whether the policies and certificates are issued for nonfamily or family coverage, shall, provide that health insurance benefits shall be payable with respect to a newly born child of the insured or certificate holder from the moment of birth.
- (2) The coverage for newly born children shall consist of coverage of injury or sickness including the necessary care and treatment of medically diagnosed congenital defects and birth abnormalities.
- (3) If payment of a specific premium or fee is required to provide coverage for a child, the policy or contract may require that notification of birth of a newly born child and payment of the required premium or fees must be furnished to the insurer within thirty-one (31) days after the date of birth in order to have the coverage continue beyond such thirty-one (31) day period.
- (4) The requirements of this section shall apply to all insurance policies, and certificates issued thereunder, delivered or issued for delivery in this state on and after July 15, 1994.

Effective: July 15, 1994

History: Amended 1994 Ky. Acts ch. 93, sec. 12, effective July 15, 1994. -- Created 1976 Ky. Acts ch. 31, sec. 2, effective June 19, 1976.