

**304.14-500 Definitions for KRS 304.14-510 to 304.14-550.**

For the purpose of KRS 304.14-510 to 304.14-550:

- (1) "Applicant" means:
  - (a) In the case of an individual Medicare supplement policy or subscriber contract, the person who seeks to contract for insurance benefits; and
  - (b) In the case of a group Medicare supplement policy or subscriber contract, the proposed certificate holder.
- (2) "Certificate" means, for the purposes of KRS 304.14-510 to 304.14-550, any certificate issued under a group Medicare supplement policy, which policy has been delivered or issued for delivery in this state.
- (3) "Medicare supplement policy" means a group or individual policy of (accident and sickness) insurance or a subscriber contract (of hospital and medical service associations or health maintenance organizations) other than a policy issued pursuant to a contract under Section 1876 of the Federal Social Security Act (42 U.S.C. secs. 1395 et seq.) or an issued policy under a demonstration project specified in 42 U.S.C. sec. 1395ss(g)(1), which is advertised, marketed, or designed primarily as a supplement to reimbursements under Medicare for the hospital, medical, or surgical expenses of persons eligible for Medicare. Such policy does not include:
  - (a) Medicare Advantage plans established under Medicare Part C;
  - (b) Prescription drug plans established under Medicare Part D; or
  - (c) Health care prepayment plans that provide benefits pursuant to an agreement under 42 U.S.C. sec. 1395l(a)(1)(A).
- (4) "Medicare" means the "Health Insurance for the Aged Act," Title XVIII of the Social Security Amendments of 1965, as then constituted or later amended.

**Effective:** March 31, 2005

**History:** Amended 2005 Ky. Acts ch. 183, sec. 1, effective March 31, 2005. -- Amended 1996 Ky. Acts ch. 288, sec. 1, effective July 15, 1996. -- Amended 1994 Ky. Acts ch. 222, sec. 1, effective July 15, 1994. -- Created 1982 Ky. Acts ch. 37, sec. 1, effective February 26, 1982.