

**304.17-3185 Coverage for services of licensed psychologist or licensed clinical social worker.**

Every individual health insurance policy issued, delivered, or renewed in this state which provides coverage on an expense-incurred basis for any services performed by a licensed psychologist pursuant to KRS Chapter 319, or by a licensed clinical social worker pursuant to KRS Chapter 335, shall entitle the policyholder, or other person entitled to these benefits under the policy, to payment of or reimbursement for the cost of the service, not in excess of the coverage limits, regardless of provider profession. If the policy, contract, or plan permits, payment may be made directly to the provider of the services. If the plan does not permit direct provider reimbursement, the person entitled to these benefits shall be entitled to reimbursement for the cost of services received. Nothing in this section shall require an individual health insurance policy which places the insured within a preferred or exclusive provider arrangement to cover services by a provider with whom the insurer does not have a contract, or to make payment of or reimbursement for the cost of any service which exceeds the limits of the policy.

**Effective:** July 15, 1994

**History:** Created 1994 Ky. Acts ch. 218, sec. 1, effective July 15, 1994.