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INSURERS MUST OFFER CHILD-ONLY POLICIES *Commissioner orders open enrollment in January*

FRANKFORT, Ky. (Dec. 14, 2011) – Under a 2010 order from Kentucky Insurance Commissioner Sharon P. Clark, all insurers selling in the commonwealth’s individual health insurance market must offer an annual open enrollment period in January for Kentuckians under age 19.

The annual open enrollment was ordered for each January beginning in 2011 and ending in 2013. As part of federal health reform, insurers will not be allowed to deny coverage, regardless of health status, in 2014.

Clark took the action after insurers notified the Department of Insurance in 2010 that they planned to cease writing policies on Sept. 23 of that year, the date the federal Patient Protection and Affordable Care Act prohibited companies offering these policies from denying coverage because of an applicant’s pre-existing health condition. At that time, Clark said she was concerned that all Kentucky children who needed a “child-only” policy, even those who were healthy, would have to turn to Kentucky Access, the state’s high-risk pool, placing extra demands on that program.

“This was our way of protecting these young Kentuckians while providing a level playing field for insurers,” said Commissioner Clark. “We urge all consumers needing this coverage to take advantage of this window of opportunity.”

A list of health insurers required to offer these policies is available at <http://insurance.ky.gov>.

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