

**304.3-280 Effect of provision limiting or excluding insurer's obligation to pay claim of insured eligible for medical assistance.**

A certificate of authority shall not be issued to an insurer who has a provision in its insurance contract which has the effect of limiting or excluding its obligation to pay on a claim because the insured is eligible for or is provided medical assistance under the provisions of Title XIX of the Social Security Act. Any certificate of authority issued to an insurer shall be revoked if such insurer has a provision in any insurance contract which has the effect of limiting or excluding its obligation to pay on a claim because the insured is eligible for or is provided medical assistance under the provisions of Title XIX of the Social Security Act. General exclusion or reduction provisions relating to benefits paid by or eligibility under governmental programs, whether state or federal, shall not be construed to apply to Medicaid.

**Effective:** July 15, 1980

**History:** Created 1980 Ky. Acts ch. 252, sec. 5, effective July 15, 1980.