

304.18-090 Payment of benefits under blanket policy.

- (1) Except as provided in subsection (2) of this section, all benefits under any blanket health policy or contract shall be payable to the person insured, or to his designated beneficiary or beneficiaries, or to his estate, except that if the person insured is a minor or otherwise not competent to give a valid release, such benefits may be made payable to his parent, guardian, conservator or other person actually supporting him.
- (2) The policy may provide that all or a portion of any indemnities provided by any such policy on account of hospital, nursing, medical or surgical services may, at the option of the insurer and unless the insured requests otherwise in writing not later than the time of filing proofs of such loss, be paid directly to the hospital or person rendering such services; but the policy may not require that the service be rendered by a particular hospital or person. Payment so made shall discharge the obligation of the insurer with respect to the amount of insurance so paid.

Effective: July 1, 1982

History: Amended 1982 Ky. Acts ch. 141, sec. 86, effective July 1, 1982. -- Created 1970 Ky. Acts ch. 301, subtit. 18, sec. 9, effective June 18, 1970.

Note: 1980 Ky. Acts ch. 396, sec. 91 would have amended this section effective July 1, 1982. However, 1980 Ky. Acts ch. 396 was repealed by 1982 Ky. Acts ch. 141, sec. 146, also effective July 1, 1982.