

304.18-060 "Blanket health insurance" defined.

"Blanket health insurance" is that form of health insurance covering groups of persons as enumerated in one (1) of the following subsections under a policy or contract issued to:

- (1) Any common carrier or to any operator, owner, or lessee of a means of transportation, who or which shall be deemed the policyholder, covering a group of persons who may become passengers defined by reference to their travel status on the common carrier or the means of transportation;
- (2) An employer, who shall be deemed the policyholder, covering any group of employees, dependents, or guests, defined by reference to specified hazards incident to an activity or activities or operations of the policyholder;
- (3) A college, school or other institution of learning; a school district or districts; a school jurisdictional unit; or to the head, principal, or governing board of any such educational unit, who or which shall be deemed the policyholder, covering students, teachers, or employees;
- (4) A religious, charitable, recreational, educational or civic organization or branch thereof, which shall be deemed the policyholder covering any group of members or participants defined by reference to specified hazards incident to an activity or activities or operations sponsored or supervised by such policyholder;
- (5) A sports team, camp, or sponsor thereof, which shall be deemed the policyholder, covering members, campers, employees, officials, or supervisors;
- (6) A volunteer fire department, first aid, emergency management agency, or other such volunteer organization, which shall be deemed the policyholder, covering any group of members or participants defined by reference to specified hazards incident to an activity or activities or operations sponsored or supervised by the policyholder;
- (7) A newspaper or other publisher, which shall be deemed the policyholder, covering its carriers;
- (8) An association, including a labor union, which has a constitution and bylaws and which has been organized and is maintained in good faith for purposes other than that of obtaining insurance, which shall be deemed the policyholder, covering any group of members or participants defined by reference to specified hazards incident to an activity or activities or operations sponsored or supervised by the policyholder; and
- (9) Any other person or group covering any other risk or class of risks which, in the discretion of the commissioner, may be properly eligible for blanket health insurance. The discretion of the commissioner may be exercised on an individual risk basis or class of risks, or both.

Effective: July 15, 2010

History: Amended 2010 Ky. Acts ch. 24, sec. 1293, effective July 15, 2010. -- Amended 1998 Ky. Acts ch. 226, sec. 108, effective July 15, 1998. -- Created 1970 Ky. Acts ch. 301, subtit. 18, sec. 6, effective June 18, 1970.