

**304.18-130 Policies to cover treatment for alcoholism -- Exclusions.**

- (1) Except as otherwise expressly provided herein, no contract providing major medical or outpatient care benefits, issued pursuant to Subtitles 18, 32, and 38 of KRS Chapter 304, shall be sold or offered for sale in the Commonwealth of Kentucky unless such contract offers the master policyholder the option to purchase in new contracts the minimum benefits for treatment of alcoholism as specified in KRS 304.18-140.
- (2) Coverage for treatment shall be divided into three (3) distinct phases:
  - (a) Emergency detoxification treatment;
  - (b) Residential treatment; and
  - (c) Outpatient treatment.

Such contracts shall contain a stipulation that no payment shall be made by the carrier to the provider except upon completion of the phase of program of treatment by the patient, under the guidance and direction of a physician licensed to practice in the Commonwealth or a professional, designated by such physician, who is a recognized staff member of a treatment facility licensed by the department or accredited by the Joint Commission.

- (3) Disability and accident income benefits and basic health care contracts that do not provide major medical or outpatient care are excluded from KRS 304.18-130 to 304.18-180.

**Effective:** June 24, 2015

**History:** Amended 2015 Ky. Acts ch. 9, sec. 8, effective June 24, 2015. -- Amended 2010 Ky. Acts ch. 24, sec. 1299, effective July 15, 2010. -- Amended 1980 Ky. Acts ch. 290, sec. 1, effective July 15, 1980. -- Created 1978 Ky. Acts ch. 131, sec. 1, effective January 1, 1979.