

**Kansas Administrative Regulations
Agency 40. Insurance Department
Article 4. Accident and Health Insurance**

40-4-1. Accident and health insurance; individual policies; rate filings; requirements.

The national association of insurance commissioners' "guidelines for filing of rates for individual health insurance forms," July 1989 edition, is hereby adopted by reference subject to the following exceptions:

(a) Section II, subsection A.2. is amended by the addition of the following sentence to the definition of "Optionally Renewable": "Short-term major medical policies are considered to be optionally renewable."

(b) Section II, subsection A.3. is not adopted, and the following is substituted: "When the expected average annual premium for a policy, including riders and endorsements, is \$100 or more but less than \$200, five percentage points shall be subtracted from the anticipated loss ratios shown in Section II A.1. If the expected average annual premium is less than \$100, 10 percentage points shall be subtracted from the anticipated loss ratios shown in Section II A.1."

(c) Section II, subsection A.4. is not adopted.

(d) Section II, subsection A.8. is not adopted.

(e) Section II, subsection C.1.(b) is not adopted.

(f) The appendix is not adopted.

(Authorized by K.S.A. 40-103 and 40-2215; implementing K.S.A. 40-2215; effective May 1, 1981; amended May 1, 1986; amended Oct. 17, 2003.)