

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

**K.A.R. 40-4-25. Accident and sickness insurance standards for benefits.** (a) K.A.R. 40-4-26 through 40-4-33 shall apply to each individual accident and sickness insurance policy and subscriber contract of hospital and medical and dental service corporations delivered or issued for delivery in this state. These regulations shall not apply to the following:

- (1) A credit accident and health insurance policy subject to K.A.R. 40-5-102 through 40-5-110;
- (2) an individual policy or contract issued pursuant to a conversion privilege under a policy or contract of group or individual insurance when this group or individual policy or contract includes provisions that are inconsistent with the requirements of these regulations;
- (3) a policy being issued to employees or members as additions to franchise plans in existence on the effective date of these regulations; and
- (4) medicare supplement policies as defined in K.A.R. 40-4-35.

(b) The requirements in these regulations shall be in addition to the requirements in any other regulations previously adopted but shall not preclude the solicitation or issuance of policies or contracts that do not meet the standards for benefits set forth in K.A.R. 40-4-26 through 40-4-33. (Authorized by K.S.A. 40-103, 40-2218; implementing K.S.A. 40-2218; effective Feb. 15, 1977; amended May 1, 1979; amended May 1, 1982; amended May 1, 1986; amended March 31, 2006.)