

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

40-4-26 Same; basic hospital expense coverage.

(a) "Basic hospital expense coverage" means a policy of accident and sickness insurance which provides coverage for a period of not less than 31 days during any one period of confinement, for each person insured under the policy, and for expenses incurred for necessary treatment and services rendered as a result of accident and sickness. Minimum basic hospital expense coverage shall include the following:

(1) Daily hospital room and board in an amount not less than the lesser of:

(A) 80 percent of the charges for semi-private room accommodations; or

(B) \$100 per day;

(2) miscellaneous hospital charges for services and supplies which are customarily rendered by the hospital and provided for use only during any one period of confinement, in an amount not less than either 80 percent of the charges incurred, up to at least \$2,000, or 10 times the daily hospital room and board benefits; and

(3) Hospital outpatient services consisting of:

(A) Hospital services on the day surgery is performed;

(B) hospital services rendered within 72 hours after accidental injury, in an amount not less than \$100; and

(C) x-ray and laboratory tests of not less than \$200.

(b) benefits provided under paragraphs (1) and (2) of subsection (a) may be subject to a combined deductible amount not in excess of \$100.

(Authorized by K.S.A. 40-103, 40-2218; implementing K.S.A. 40-2218; effective Feb. 15, 1977; amended May 1, 1984; amended May 1, 1986.)