

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

**40-4-32 Same; standards for benefits; specified disease coverage.**

"Specified disease coverage" means a policy which meets one of the following definitions:

(a) A policy which provides coverage, for each person insured under the policy, for a specifically named disease or diseases with a deductible amount not in excess of \$250, an overall aggregate benefit limit of no less than \$10,000 and a benefit period of not less than two years for the following incurred expenses:

- (1) Hospital room and board and any other hospital-furnished medical services or supplies;
- (2) treatment by a legally qualified physician or surgeon;
- (3) private duty services of a registered nurse (R.N.);
- (4) x-ray, radium and other therapy procedures used in diagnosis and treatment;
- (5) professional ambulance for local service to and from a local hospital;
- (6) blood transfusions, including expense incurred for blood donors;
- (7) drugs and medicines prescribed by a physician;
- (8) rental of an iron lung or similar mechanical apparatus;
- (9) braces, crutches and wheelchairs, as deemed necessary by the attending physician, for the treatment of the disease; and
- (10) emergency transportation, if in the opinion of the attending physician, the insured requires transportation to another locality for treatment of the disease.

(b) A specified disease policy may include coverage of other expenses necessarily incurred in the treatment of the disease.

(c) A policy which provides coverage, for each person insured under the policy, for a specifically named disease or diseases with no deductible amount, an overall aggregate benefits limit of not less than \$25,000, payable at the rate of not less than \$50 a day while confined in a hospital, and a benefit period of not less than 500 days.

(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)