

1 AN ACT relating to insurance.

2 ***Be it enacted by the General Assembly of the Commonwealth of Kentucky:***

3 ➔Section 1. KRS 304.18-090 is amended to read as follows:

- 4 (1) Except as provided in subsection (2) of this section, all benefits under any blanket  
5 health policy or contract shall be payable to the person insured, or to his or her  
6 designated beneficiary or beneficiaries, or to his or her estate, except that if the  
7 person insured is a minor or otherwise not competent to give a valid release, ~~the~~  
8 ~~such~~ benefits may be made payable to his or her parent, guardian, conservator or  
9 other person actually supporting him or her.
- 10 (2) The policy may provide that all or a portion of any indemnities provided by any  
11 ~~such~~ policy on account of hospital, nursing, medical or surgical services may, at  
12 the option of the insurer and unless the insured requests otherwise in writing not  
13 later than the time of filing proofs of ~~any~~~~such~~ loss, be paid directly to the hospital  
14 or person rendering ~~the~~~~such~~ services; but the policy may not require that the  
15 service be rendered by a particular hospital or person. Payment ~~so~~ made under the  
16 section shall discharge the obligation of the insurer with respect to the amount ~~of~~  
17 ~~insurance so~~ paid.