

## **OVERVIEW: MANDATED COVERAGE ANALYSIS - KHIS**

The documents outlining mandated services were prepared at the request of the Kansas Insurance Department as part of the periodic review of the Kansas Health Insurance Mandates as required by KSA 40-2249a. Kansas Health Insurance Mandates fall into two categories: Provider mandates which authorize benefits to a class of medical care providers; and Benefit mandates which require coverage for specific types of care related to disease or condition.

Based on review of the KHIS data set for 2006 and 2007, we found that the nine mandated services are not a significant portion of claims submitted to reporting carriers. It should be noted that the totals in the summary represent KHIS data solely and do not include the majority of ERISA plans, self-insured plans, or third party administered plans in Kansas.

When reviewing the individual mandate pages, it is important to note that many of the services provided to the 65 and over age group are paid by supplemental policies, which by their nature would have a lower allowed and paid amount than any of the other age groups.