

§2694. Minimum standards for benefits

The superintendent shall adopt rules to establish minimum standards for benefits under individual and group health insurance. These rules must clarify the meaning of limited benefits health insurance as referred to in chapters 33, 35 and 56-A. The rules must also set minimum standards for benefits for each of the following categories of coverage: [PL 2001, c. 410, Pt. C, §1 (NEW).]

1. Basic hospital expense coverage. Basic hospital expense coverage; [PL 2001, c. 410, Pt. C, §1 (NEW).]

2. Basic medical-surgical expense coverage. Basic medical-surgical expense coverage; [PL 2001, c. 410, Pt. C, §1 (NEW).]

3. Basic hospital and medical-surgical expense coverage. Basic hospital and medical-surgical expense coverage; [PL 2001, c. 410, Pt. C, §1 (NEW).]

4. Hospital confinement indemnity coverage. Hospital confinement indemnity coverage; [PL 2001, c. 410, Pt. C, §1 (NEW).]

5. Individual major medical expense coverage. Individual major medical expense coverage; [PL 2001, c. 410, Pt. C, §1 (NEW).]

6. Individual basic medical expense coverage. Individual basic medical expense coverage; [PL 2001, c. 410, Pt. C, §1 (NEW).]

7. Individual disability income protection coverage. Individual disability income protection coverage; [PL 2001, c. 410, Pt. C, §1 (NEW).]

8. Accident only coverage. Accident only coverage; [PL 2001, c. 410, Pt. C, §1 (NEW).]

9. Specified disease coverage. Specified disease coverage; and [PL 2001, c. 410, Pt. C, §1 (NEW).]

10. Specified accident coverage. Specified accident coverage. [PL 2001, c. 410, Pt. C, §1 (NEW).]

This section does not preclude the issuance of a policy or contract that combines 2 or more of the categories of coverage in subsections 1 to 10. [PL 2001, c. 410, Pt. C, §1 (NEW).]

SECTION HISTORY

PL 2001, c. 410, §C1 (NEW).

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