

(3) Has any title, heading, or other indication of its provisions which is likely to mislead the policyholder or certificate holder; or

(4) Contains an inequitable provision or provisions of insurance without substantial benefit to the policyholder; or

(5) Is printed or otherwise reproduced in a manner as to render any provision of the form substantially illegible; or

(6) If the benefits provided in any health insurance policy are unreasonable in relation to the premium charged; or

(7) Contains irrespective of the premium charged, any benefit which is not sufficient to be of real economic value to the insured; or

(8) Does not provide minimum benefits or coverages as deemed necessary by the Commissioner in order to meet the minimum needs of the insured; OR

(9) ~~IN THE CASE OF A HEALTH INSURANCE APPLICATION FORM;~~ FORM:

(I) INQUIRES ABOUT ANY PREEXISTING CONDITION, ILLNESS, OR DISEASE FOR WHICH THE APPLICANT HAS NOT RECEIVED MEDICAL CARE OR ADVICE FROM A ~~PHYSICIAN~~ LICENSED HEALTH CARE PROVIDER DURING THE SEVEN-YEAR PERIOD PRECEDING THE DATE OF THE APPLICATION; OR

(II) INQUIRES ABOUT MEDICAL SCREENING, TESTING, MONITORING, OR ANY OTHER SIMILAR MEDICAL PROCEDURE AS ESTABLISHED BY THE COMMISSIONER WHICH HAS BEEN RECEIVED BY THE APPLICANT PRIOR TO THE SEVEN-YEAR PERIOD PRECEDING THE DATE OF APPLICATION.

(c) The Commissioner, after holding hearings as provided for under § 375A of this subtitle and after evaluation of the facts and evidence developed from the hearings, shall establish as conditions warrant minimum benefits and coverages as may be necessary to meet the needs of the insured.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect July 1, 1990.

Approved May 29, 1990.

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CHAPTER 440

(Senate Bill 224)

AN ACT concerning

**Public Service Commission – Underground Facilities**