

(h) Offering, in addition to health care services, indemnity benefits covering out-of-area and emergency services.

846.

(a) Any marketing document purporting to enumerate the HEALTH MAINTENANCE organization's health care services shall contain clear and complete information describing:

(1) The health care services under each ~~health care plan~~ BENEFIT PACKAGE and any other benefits to which the member is entitled;

(2) Where and in what manner services may be obtained; and

(3) Any exclusions or any limitations on services or any other benefits to be provided, including any deductible or copayment feature.

(b) Any HEALTH MAINTENANCE ORGANIZATION application or offer of enrollment shall include or be accompanied by, and any form of HEALTH MAINTENANCE ORGANIZATION subscriber contract shall contain, clear and complete information concerning the items specified in subsection (a) of this section as well as the following:

(1) The rate of periodic payment;

(2) When the coverage is effective and what restrictions, if any, apply to preexisting conditions;

(3) All criteria relating to disenrollment or denials of reenrollment; and

(4) Service priorities, if any, in the event of epidemic or other emergency or catastrophic conditions which may effect an untoward demand for medical services.

847.

(d) (1) All rates charged HEALTH MAINTENANCE ORGANIZATION subscribers or groups of HEALTH MAINTENANCE ORGANIZATION subscribers by the organization, and the form and content of all HEALTH MAINTENANCE ORGANIZATION contracts between the organization and its subscribers or groups of subscribers, shall be filed with the Commissioner before they become effective.

(3) If the organization at any time desires to amend any contract with its HEALTH MAINTENANCE ORGANIZATION subscribers, or desires to change any rate charged therefor, the number of copies of the amendment or rate change prescribed by the Commissioner shall be filed with the Commissioner, who shall provide the Department of Health and Mental Hygiene the number of copies it requires.