468E.

- (A) THE COMMISSIONER SHALL PREPARE IN CLEAR, PLAIN ENGLISH THE TEXT OF A MEDICARE SUPPLEMENT BUYER'S GUIDE, WHICH, IN ACCORDANCE WITH § 468F(B) OF THIS SUBTITLE, SHALL BE DELIVERED BY INSURERS TO POTENTIAL BUYERS OF MEDICARE SUPPLEMENT POLICIES.
 - (B) THE GUIDE SHALL:
 - (1) CONTAIN AN OUTLINE OF MEDICARE COVERAGE; AND
- (2) INCLUDE ADVICE AND OTHER INFORMATION REGARDING THE PURCHASE OF MEDICARE SUPPLEMENT POLICIES, INCLUDING A REFERENCE TO THE RIGHT OF THE PURCHASER TO CANCEL A POLICY DURING THE FIRST 10 DAYS AFTER IT IS DELIVERED, AS PROVIDED IN § 438 OF THIS ARTICLE.
- (C) THE COMMISSIONER SHALL PUBLISH THE TEXT OF THE GUIDE IN THE MARYLAND REGISTER AND CONTEMPORANEOUSLY FORWARD A COPY OF THE TEXT TO THE OFFICE ON AGING.

468F.

- (A) SOLICITATION OF THE SALE OF A HEALTH INSURANCE POLICY PROPOSED TO BE ISSUED TO A PERSON ELIGIBLE FOR MEDICARE MAY BE MADE ONLY IN ACCORDANCE WITH THE REQUIREMENTS OF THIS SECTION AND OF § 468G OF THIS SUBTITLE.
- (B) (1) BEFORE ACCEPTING AN APPLICATION, THE INSURER OR THE AGENT SHALL DELIVER TO THE PROSPECT A MEDICARE SUPPLEMENT BUYER'S GUIDE. THAT IS PRINTED IN AT LEAST 12-POINT TYPE. THE BUYER'S GUIDE ALSO SHALL BE DELIVERED WHEN AN EXISTING POLICY IS CONVERTED TO A MEDICARE SUPPLEMENT POLICY.
- (2) THE TEXT OF THE GUIDE SHALL BE AS PUBLISHED BY THE COMMISSIONER UNDER § 468E OF THIS SUBTITLE AND THE FORM OF THE GUIDE SHALL BE AS REGUIRED BY RULES AND REGULATIONS ADOPTED BY THE COMMISSIONER.
- (C) (1) UNDER ANY CIRCUMSTANCE STATED IN THIS SUBSECTION, AN INSURER OR AGENT SHALL GIVE TO THE PROSPECTIVE PURCHASER A WRITTEN STATEMENT AS REQUIRED, FOR EACH CIRCUMSTANCE, BY THIS SUBSECTION.
- (II) THE WRITTEN STATEMENT SHALL BE GIVEN BEFORE THE AGENT OR INSURER ACCEPTS AN APPLICATION.
- (2) IF THE PROPOSED POLICY EXCLUDES OR LIMITS BENEFITS FOR PREEXISTING CONDITIONS, A STATEMENT SHALL BE GIVEN THAT DESCRIBES IN PLAIN LANGUAGE THESE LIMITATIONS OR EXCLUSIONS.
- (3) IF THE PROPOSED POLICY PROVIDES COVERAGE FOR CARE IN A SKILLED NURSING FACILITY THAT IS APPROVED BY