

(1) REPRESENT OR IMPLY THAT THE INSURER OR AGENT IN ANY WAY REPRESENTS OR IS WORKING FOR OR IS COMPENSATED BY A FEDERAL, STATE, OR LOCAL GOVERNMENT;

(2) FALSELY REPRESENT OR IMPLY THAT THE INSURER OR AGENT IS OFFERING INSURANCE APPROVED OR RECOMMENDED BY ANY FEDERAL, STATE, OR LOCAL GOVERNMENT AGENCY TO SUPPLEMENT MEDICARE;

(3) MAKE USE OF TERMS SUCH AS MEDICARE CONSULTANT, MEDICARE ADVISOR, MEDICARE BUREAU, OR DISABILITY INSURANCE CONSULTANT IN A LETTER, ENVELOPE, REPLY CARD OR IN ANY OTHER WRITING, OR ADVERTISEMENT, OR IN ANY ORAL REPRESENTATION DESCRIBING THE INSURER OR THE AGENT OR AGENCY;

(4) MAKE ANY MISREPRESENTATION OR INCOMPLETE COMPARISON BY COMMISSION OR OMISSION, FOR THE PURPOSE OF INDUCING OR ATTEMPTING TO INDUCE THE MEDICARE ELIGIBLE PERSON TO PURCHASE, AMEND, LAPSE, SURRENDER, FORFEIT, CHANGE, DUPLICATE, OR NOT RENEW COVERAGE ALREADY IN FORCE, OR TO REPLACE A POLICY THAT IS ONLY TECHNICALLY AT VARIANCE WITH THE POLICY OR POLICIES BEING OFFERED.

(C) UNLESS THE POLICY CONFORMS TO THE REQUIREMENTS OF § 468C OF THIS SUBTITLE, AN INSURER OR AGENT MAY NOT USE THE TERMS "MEDICARE SUPPLEMENT", "MEDI-GAP", OR WORDS OF SIMILAR IMPORT IN ADVERTISING OR OTHERWISE IN THE SOLICITATION OF THE SALE OF A HEALTH INSURANCE POLICY.

468H.

(A) (1) IN THIS SECTION THE FOLLOWING WORDS HAVE THE MEANINGS INDICATED.

(2) "LOSS RATIO" MEANS THE RATIO OF LOSSES INCURRED TO PREMIUMS EARNED ON POLICIES ISSUED, DELIVERED, OR RENEWED IN THIS STATE.

(3) "SPECIFIED DISEASE POLICY" MEANS A HEALTH INSURANCE POLICY THAT PROVIDES:

(I) BENEFITS ONLY FOR A DISEASE OR DISEASES SPECIFIED IN THE POLICY OR FOR TREATMENT UNIQUE TO A SPECIFIED DISEASE OR DISEASES; OR

(II) ADDITIONAL BENEFITS FOR A DISEASE OR DISEASES SPECIFIED IN THE POLICY OR FOR TREATMENT UNIQUE TO A SPECIFIED DISEASE OR DISEASES.

(B) THE COMMISSIONER SHALL ESTABLISH A REASONABLE MINIMUM LOSS RATIO IN ACCORDANCE WITH GENERALLY ACCEPTED ACTUARIAL PRINCIPLES WITH RESPECT TO SPECIFIED DISEASE POLICIES FOR THE PURPOSE OF ADMINISTERING §§ 375, 375A, AND 376 OF THIS ARTICLE.

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