- (2) "Medicare" means the [health insurance for the aged program under] "HEALTH INSURANCE FOR THE AGED ACT", Title XVIII of the Social Security Act AS AMENDED.
- (3) "Medicare benefit period" means the unit of time used in the Medicare program to measure use of services and availability of benefits under Medicare Part A.
- (4) "Medicare eligible expenses" means health care expenses of the kinds covered by Medicare to the extent these services are considered reasonable under Medicare rules and regulations.
- (5) "Medicare supplement policy" or "Medigap policy" means a GROUP OR INDIVIDUAL policy of health insurance OR A SUBSCRIBER CONTRACT WHICH IS ADVERTISED, MARKETED, OR [primarily] designed [to] PRIMARILY AS A supplement TO REIMBURSEMENTS UNDER Medicare[, or advertised, marketed, or otherwise purported to be a supplement to Medicare coverage]. THIS TERM DOES NOT INCLUDE BENEFITS OFFERED BY A HEALTH MAINTENANCE ORGANIZATION OR OTHER DIRECT SERVICE ORGANIZATION IN CONNECTION WITH A CONTRACT WITH THE U.S. HEALTH CARE FINANCING ADMINISTRATION.

## (6) "APPLICANT" MEANS:

- (I) IN THE CASE OF AN INDIVIDUAL MEDICARE SUPPLEMENT POLICY OR SUBSCRIBER CONTRACT, THE PERSON WHO SEEKS TO CONTRACT FOR INSURANCE BENEFITS: OR
- (II) IN THE CASE OF A GROUP MEDICARE SUPPLEMENT POLICY OR SUBSCRIBER CONTRACT, THE PROPOSED CERTIFICATE HOLDER.
- (7) "CERTIFICATE" MEANS A CERTIFICATE ISSUED UNDER A GROUP MEDICARE SUPPLEMENT POLICY, WHICH CERTIFICATE HAS BEEN DELIVERED OR ISSUED FOR DELIVERY IN THE STATE.
- (8) "HCFA" MEANS THE HEALTH CARE ADMINISTRATION OF THE UNITED STATES DEPARTMENT OF HEALTH AND HUMAN SERVICES.
- (9) "INSURER" MEANS AN INSURER AUTHORIZED TO HEALTH INSURANCE COVERAGE UNDER THIS ARTICLE, INCLUDING NONPROFIT HEALTH SERVICE PLANS.
- (10) "STATE MEDICARE ACT" OR "ACT" MEANS \$\$ 468B THROUGH 468H OF THIS SUBTITLE, UNLESS THE CONTEXT REQUIRES OTHERWISE.

468C.

(a) (1) Unless it complies with the requirements of [this section] THE STATE MEDICARE ACT, a Medicare supplement policy may not be issued, delivered, or renewed in this State by an insurer.