

(ii) As otherwise expressly permitted under this Article or under the rules and regulations adopted by the Commissioner under this article.

(E) (1) A MEDICARE SUPPLEMENT INSURANCE POLICY, CONTRACT, OR CERTIFICATE IN FORCE IN THE STATE MAY NOT PROVIDE BENEFITS WHICH DUPLICATE BENEFITS PROVIDED BY MEDICARE.

(2) IF AMENDMENTS TO TITLE XVIII OF THE SOCIAL SECURITY ACT EFFECTIVE ON AND AFTER JANUARY 1, 1989 PROVIDE BENEFITS UNDER MEDICARE WHICH DUPLICATE ANY OF THE MINIMUM BENEFITS OF THIS SECTION, THE MINIMUM BENEFITS OF THIS SECTION SHALL BE REDUCED TO THE EXTENT OF THE DUPLICATION.

(3) IN THE EVENT THE BENEFITS PROVIDED IN AN EXISTING MEDICARE SUPPLEMENT POLICY ARE REDUCED IN ACCORDANCE WITH PARAGRAPH (2) OF THIS SUBSECTION, AND RESULT IN THE LOSS RATIO STANDARDS FALLING BELOW THE MINIMUM STANDARDS AS ESTABLISHED IN § 468D(B) OF THIS SUBTITLE, THE INSURER SHALL REDUCE THE PREMIUM UNDER THE POLICY ACCORDINGLY, ~~OR AMEND THE POLICY TO PROVIDE ADDITIONAL BENEFITS.~~ THE REDUCTION IN PREMIUM ~~OR THE ADDITIONAL BENEFITS~~ SHALL BE SUBJECT TO APPROVAL OF THE COMMISSIONER.

[(e)] (F) A Medicare supplement policy may not be offered at an introductory premium rate, unless approved by the Commissioner.

468CA.

NOTWITHSTANDING ANY OTHER PROVISION OF LAW, A MEDICARE SUPPLEMENT POLICY MAY NOT DENY A CLAIM FOR LOSSES INCURRED MORE THAN 6 MONTHS AFTER THE EFFECTIVE DATE OF COVERAGE FOR A PREEXISTING CONDITION. THE POLICY MAY NOT DEFINE A PREEXISTING CONDITION MORE RESTRICTIVELY THAN A CONDITION FOR WHICH MEDICAL ADVICE WAS GIVEN OR TREATMENT WAS RECOMMENDED BY OR RECEIVED FROM A PHYSICIAN WITHIN 6 MONTHS BEFORE THE EFFECTIVE DATE OF COVERAGE.

468CB.

(A) EACH MEDICARE SUPPLEMENT POLICY OR CERTIFICATE SHALL HAVE A NOTICE PROMINENTLY PRINTED ON THE FIRST PAGE OF THE POLICY OR CERTIFICATE OR ATTACHED THERETO STATING THAT THE APPLICANT SHALL HAVE THE RIGHT TO:

(1) RETURN THE POLICY OR CERTIFICATE WITHIN 30 DAYS OF ITS DELIVERY; AND

(2) HAVE THE PREMIUM REFUNDED IF, AFTER EXAMINATION OF THE POLICY OR CERTIFICATE, THE APPLICANT IS NOT SATISFIED FOR ANY REASON.