

- (2) INITIAL AND SUBSEQUENT CONDITIONS OF ELIGIBILITY;
- (3) NONDUPLICATION OF COVERAGE;
- (4) PROBATIONARY PERIODS;
- (5) BENEFIT LIMITATIONS, EXCEPTIONS, AND REDUCTIONS;
- (6) ELIMINATION PERIODS;
- (7) REQUIREMENTS FOR REPLACEMENT;
- (8) RECURRENT CONDITIONS;
- (9) DEFINITIONS OF TERMS; AND
- (10) ANY OTHER MATTERS REQUIRED UNDER FEDERAL MEDICARE STATUTES OR HCFA REGULATIONS.

(C) THE COMMISSIONER MAY ADOPT REASONABLE REGULATIONS THAT SPECIFY PROHIBITED POLICY PROVISIONS NOT OTHERWISE SPECIFICALLY AUTHORIZED BY STATUTE WHICH, IN THE OPINION OF THE COMMISSIONER, ARE UNJUST, UNFAIR, OR UNFAIRLY DISCRIMINATORY TO ANY PERSON INSURED OR PROPOSED FOR COVERAGE UNDER A MEDICARE SUPPLEMENT POLICY.

468DB.

AN INSURER MAY NOT PROVIDE COMPENSATION TO ITS AGENTS OR OTHER PRODUCERS WHICH IS GREATER THAN THE RENEWAL COMPENSATION WHICH THE INSURER WOULD HAVE PAID ON AN EXISTING POLICY, IF THE EXISTING POLICY IS REPLACED BY A NEW POLICY WITH THE SAME INSURER OR INSURER GROUP, WHERE THE NEW POLICY BENEFITS ARE SUBSTANTIALLY SIMILAR TO THE BENEFITS UNDER THE OLD POLICY, AND THE OLD POLICY WAS ISSUED BY THE SAME INSURER OR INSURER GROUP.

468DC.

EVERY INSURER PROVIDING MEDICARE SUPPLEMENT INSURANCE OR BENEFITS IN THIS STATE SHALL PROVIDE A COPY OF ANY MEDICARE SUPPLEMENT ADVERTISEMENT INTENDED FOR USE IN THIS STATE WHETHER THROUGH WRITTEN, RADIO, OR TELEVISION MEDIUM TO THE COMMISSIONER FOR REVIEW ~~OR APPROVAL BY THE COMMISSIONER~~ AT LEAST 5 BUSINESS DAYS BEFORE USING THE ADVERTISEMENT.

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: