

REASONABLE COST IN A CALENDAR YEAR OF THE FIRST 3 PINTS OF BLOOD OR, AS DEFINED BY FEDERAL REGULATIONS, EQUIVALENT QUANTITIES OF PACKED RED BLOOD CELLS.

(B) CHANGES IN DEDUCTIBLE AND COPAYMENT PROVISIONS.

(1) FOR BENEFITS DESIGNED TO COVER DEDUCTIBLES OR COINSURANCE AMOUNTS UNDER MEDICARE, A MEDICARE SUPPLEMENT POLICY SHALL PROVIDE FOR AN AUTOMATIC CHANGE IN THOSE BENEFITS TO COINCIDE WITH CHANGES IN APPLICABLE MEDICARE DEDUCTIBLE AND COPAYMENT PROVISIONS.

(2) SUBJECT TO APPROVAL BY THE COMMISSIONER, A CARRIER MAY RESERVE THE RIGHT IN A MEDICARE SUPPLEMENT POLICY TO CHANGE PREMIUMS TO CORRESPOND WITH CHANGES IN BENEFITS UNDER PARAGRAPH (1) OF THIS SUBSECTION.

(C) CONDITIONS OF PAYMENT.

PAYMENT OF A BENEFIT FOR A MEDICARE ELIGIBLE EXPENSE UNDER A MEDICARE SUPPLEMENT POLICY MAY BE CONDITIONED ON THE SAME OR LESS RESTRICTIVE PAYMENT CONDITIONS THAT APPLY TO A MEDICARE CLAIM, INCLUDING THE DETERMINATION OF MEDICAL NECESSITY.

(D) POLICY EXCLUSIONS, LIMITATIONS, OR REDUCTIONS.

(1) UNLESS OTHERWISE EXPRESSLY AUTHORIZED UNDER THIS ARTICLE OR A REGULATION ADOPTED BY THE COMMISSIONER UNDER THIS ARTICLE, COVERAGE UNDER A MEDICARE SUPPLEMENT POLICY MAY NOT BE SUBJECT TO ANY EXCLUSION, LIMITATION, OR REDUCTION THAT IS INCONSISTENT WITH THE EXCLUSIONS, LIMITATIONS, OR REDUCTIONS UNDER MEDICARE.

(2) TO THE EXTENT A BENEFIT IS AVAILABLE TO THE INSURED UNDER MEDICARE, A MEDICARE SUPPLEMENT POLICY SHALL PROVIDE THAT COVERAGE FOR THE BENEFIT IS NOT DUPLICATED.

(E) MEDICAL ASSISTANCE UNDER MEDICAID.

IF THE INSURED IS RECEIVING MEDICAL ASSISTANCE UNDER MEDICAID, A MEDICARE SUPPLEMENT POLICY SHALL PROVIDE FOR THE SUSPENSION OF POLICY BENEFITS AND PREMIUMS FOR A MAXIMUM OF 24 MONTHS.

(F) PROHIBITIONS.

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

(2) UNLESS APPROVED BY THE COMMISSIONER, A MEDICARE SUPPLEMENT POLICY MAY NOT BE OFFERED AT AN INTRODUCTORY PREMIUM RATE.