

15-913. PROHIBITED POLICY PROVISIONS.

THE COMMISSIONER SHALL ADOPT REASONABLE REGULATIONS THAT SPECIFY PROHIBITED POLICY PROVISIONS, NOT OTHERWISE SPECIFICALLY AUTHORIZED BY STATUTE, THAT IN THE OPINION OF THE COMMISSIONER ARE UNJUST, UNFAIR, OR UNFAIRLY DISCRIMINATORY TO ANY INDIVIDUAL INSURED OR PROPOSED TO BE INSURED UNDER A MEDICARE SUPPLEMENT POLICY OR CERTIFICATE.

REVISOR'S NOTE: This section formerly was Art. 48A, § 468DA(c).

The reference to any "individual" insured is substituted for the former reference to any "person" insured because only individuals are insured under Medicare supplement policies or certificates.

The only other changes are in style.

Defined terms: "Certificate" § 15-901

"Commissioner" § 1-101

"Medicare supplement policy" § 15-901

"Policy" §§ 1-101 and 15-901

15-914. OTHER MINIMUM STANDARDS.

THE COMMISSIONER SHALL ADOPT REASONABLE REGULATIONS TO ESTABLISH MINIMUM STANDARDS FOR BENEFITS, CLAIM PAYMENTS, MARKETING PRACTICES, AND COMPENSATION ARRANGEMENTS AND REPORTING PRACTICES FOR MEDICARE SUPPLEMENT POLICIES AND CERTIFICATES.

REVISOR'S NOTE: This section formerly was Art. 48A, § 468DA(d).

No changes are made.

Defined terms: "Certificate" § 15-901

"Commissioner" § 1-101

"Medicare supplement policy" § 15-901

15-915. CONFORMITY WITH FEDERAL LAW.

(A) IN GENERAL.

THE COMMISSIONER SHALL ADOPT REASONABLE REGULATIONS AS NECESSARY TO CONFORM MEDICARE SUPPLEMENT POLICIES AND CERTIFICATES TO THE REQUIREMENTS OF FEDERAL LAW AND REGULATIONS.

(B) SPECIFIC REGULATIONS.

THE REGULATIONS MAY INCLUDE, BUT ARE NOT LIMITED TO, PROVISIONS THAT:

- (1) REQUIRE RATE ADJUSTMENTS, CREDITS, OR REFUNDS IF THE MEDICARE SUPPLEMENT POLICIES OR CERTIFICATES DO NOT MEET LOSS RATIO REQUIREMENTS;