

15-918. INFORMATIONAL BROCHURE.

(A) IN GENERAL.

THE COMMISSIONER MAY PRESCRIBE BY REGULATION A STANDARD FORM AND THE CONTENTS OF AN INFORMATIONAL BROCHURE FOR INDIVIDUALS ELIGIBLE FOR MEDICARE BY REASON OF AGE, WHICH IS INTENDED TO IMPROVE THE BUYER'S ABILITY TO CHOOSE THE MOST APPROPRIATE COVERAGE AND TO IMPROVE THE BUYER'S UNDERSTANDING OF MEDICARE.

(B) TIME OF DELIVERY — IN GENERAL.

EXCEPT FOR DIRECT RESPONSE INSURANCE POLICIES, THE COMMISSIONER MAY REQUIRE BY REGULATION THAT THE INFORMATIONAL BROCHURE BE PROVIDED TO EACH PROSPECTIVE INSURED ELIGIBLE FOR MEDICARE AT THE TIME OF DELIVERY OF THE OUTLINE OF COVERAGE.

(C) SAME — DIRECT RESPONSE INSURANCE POLICIES.

FOR DIRECT RESPONSE INSURANCE POLICIES, THE COMMISSIONER MAY REQUIRE BY REGULATION THAT THE INFORMATIONAL BROCHURE BE PROVIDED ON REQUEST TO A PROSPECTIVE INSURED ELIGIBLE FOR MEDICARE BY REASON OF AGE, BUT NOT LATER THAN THE TIME OF DELIVERY OF THE POLICY.

REVISOR'S NOTE: This section is new language derived without substantive change from former Art. 48A, § 468E(f).

In subsection (a) of this section, the reference to "individuals" eligible for Medicare is substituted for the former reference to "persons" for clarity because only individuals may be eligible for Medicare.

Defined terms: "Commissioner" § 1-101

"Medicare" § 15-901

"Policy" §§ 1-101 and 15-901

15-919. REQUIRED STATEMENTS TO PROSPECTIVE BUYERS.

(A) IN GENERAL.

(1) UNDER ANY CIRCUMSTANCE STATED IN THIS SECTION, A CARRIER OR AGENT OF A CARRIER SHALL GIVE TO A PROSPECTIVE BUYER ELIGIBLE FOR MEDICARE BY REASON OF AGE A WRITTEN STATEMENT AS REQUIRED, FOR EACH CIRCUMSTANCE, BY THIS SECTION.

(2) THE WRITTEN STATEMENT SHALL BE GIVEN BEFORE THE CARRIER OR AGENT ACCEPTS AN APPLICATION.

(B) PREEXISTING CONDITIONS.

IF THE PROPOSED POLICY EXCLUDES OR LIMITS BENEFITS FOR PREEXISTING CONDITIONS, A STATEMENT SHALL BE GIVEN THAT DESCRIBES IN PLAIN LANGUAGE THE LIMITATIONS OR EXCLUSIONS.

(C) COVERAGE FOR NURSING HOME CARE.