

forms and uniform consultation referral forms" is substituted for the former reference to "the forms described in this section" for clarity.

Defined terms: "Commissioner" § 1-101
"Insurer" § 1-101

SUBTITLE 2. INDIVIDUAL HEALTH INSURANCE POLICY FORMS AND PROVISIONS.

15-201. FORM OF POLICY.

(A) COMPLIANCE WITH SECTION AND ARTICLE REQUIRED.

A POLICY OF HEALTH INSURANCE MAY NOT BE DELIVERED OR ISSUED FOR DELIVERY IN THE STATE UNLESS THE POLICY COMPLIES WITH THE PROVISIONS OF THIS SECTION AND OTHER SECTIONS OF THIS ARTICLE.

(B) CONSIDERATION AND EFFECTIVE DATES.

EACH POLICY OF HEALTH INSURANCE SHALL STATE EXPLICITLY:

(1) ANY CONSIDERATION, INCLUDING THE ENTIRE AMOUNT OF MONEY, GIVEN FOR THE POLICY; AND

(2) THE TIME WHEN THE HEALTH INSURANCE TAKES EFFECT AND TERMINATES.

(C) COVERAGE.

(1) EXCEPT AS PROVIDED IN PARAGRAPH (2) OF THIS SUBSECTION, EACH POLICY OF HEALTH INSURANCE SHALL PURPORT TO INSURE ONLY ONE INDIVIDUAL.

(2) ON APPLICATION BY AN ADULT MEMBER OF A FAMILY, A POLICY OF HEALTH INSURANCE MAY INSURE, ORIGINALLY OR BY SUBSEQUENT AMENDMENT:

(I) THE APPLICANT, WHO IS DEEMED THE POLICYHOLDER; AND

(II) TWO OR MORE ELIGIBLE MEMBERS OF THE POLICYHOLDER'S FAMILY, INCLUDING A SPOUSE, DEPENDENT CHILD, ANY OTHER CHILD UNDER A SPECIFIED AGE NOT EXCEEDING 18 YEARS, AND ANY OTHER INDIVIDUAL DEPENDENT ON THE POLICYHOLDER OR ANY OTHER INDIVIDUAL RELATED TO AND RESIDENT IN THE HOUSEHOLD OF THE POLICYHOLDER.

(D) APPEARANCE AND TYPEFACE.

(1) IN THIS SUBSECTION, "TEXT" INCLUDES ALL PRINTED MATTER OF A POLICY EXCEPT THE NAME AND ADDRESS OF THE INSURER, NAME OR TITLE OF THE POLICY, ANY BRIEF DESCRIPTION, CAPTIONS, AND SUBCAPTIONS.

(2) THE STYLE, ARRANGEMENT, AND OVERALL APPEARANCE OF A POLICY MAY NOT GIVE UNDUE PROMINENCE TO ANY PART OF THE TEXT.

(3) EACH PRINTED PART OF THE TEXT AND OF ANY ENDORSEMENTS OR ATTACHED PAPERS SHALL BE PRINTED PLAINLY IN LIGHTFACED TYPE: