

In subsection (h) of this section, the former reference to a risk that is "properly" eligible for insurance is deleted as surplusage.

Defined terms: "Blanket health insurance" § 15-301

"Commissioner" § 1-101

"Health insurance" § 1-101

"Person" § 1-101

"Policy" § 1-101

15-306. SAME – AUTHORITY TO ISSUE; FILING POLICY FORM REQUIRED.

(A) AUTHORITY TO ISSUE.

AN INSURER THAT IS AUTHORIZED TO ISSUE POLICIES OF HEALTH INSURANCE IN THE STATE MAY ISSUE BLANKET HEALTH INSURANCE.

(B) FILING POLICY FORM REQUIRED.

A POLICY OF BLANKET HEALTH INSURANCE MAY NOT BE ISSUED OR DELIVERED IN THE STATE UNLESS A COPY OF THE FORM FOR THE POLICY IS FILED WITH THE COMMISSIONER IN ACCORDANCE WITH § 12-203 OF THIS ARTICLE.

REVISOR'S NOTE: This section is new language derived without substantive change from the first and second sentences of former Art. 48A, § 475.

In subsection (b) of this section, the reference to filing the form "with the Commissioner" is added for clarity.

Defined terms: "Blanket health insurance" § 15-301

"Commissioner" § 1-101

"Health insurance" § 1-101

"Insurer" § 1-101

"Policy" § 1-101

15-307. SAME — REQUIRED POLICY PROVISIONS.

(A) IN GENERAL.

EACH POLICY OF BLANKET HEALTH INSURANCE SHALL CONTAIN PROVISIONS THAT IN THE OPINION OF THE COMMISSIONER ARE AT LEAST AS FAVORABLE TO THE POLICYHOLDER AND INSURED AS THE PROVISIONS OF THIS SECTION.

(B) ENTIRE CONTRACT; EFFECT OF STATEMENTS.

EACH POLICY OF BLANKET HEALTH INSURANCE SHALL CONTAIN A PROVISION THAT:

(1) THE POLICY AND APPLICATION CONSTITUTE THE ENTIRE CONTRACT BETWEEN THE PARTIES;

(2) ABSENT FRAUD, EACH STATEMENT MADE BY THE POLICYHOLDER IS CONSIDERED TO BE A REPRESENTATION AND NOT A WARRANTY; AND