

~~(B) AN INSURER MAY SUBSTITUTE A CORRESPONDING PROVISION WITH WORDING DIFFERENT FROM THAT OF A PROVISION SET FORTH IN THIS SECTION IF THE CORRESPONDING PROVISION IS:~~

- ~~(1) APPROVED BY THE COMMISSIONER, AND~~
- ~~(2) AT LEAST AS FAVORABLE TO THE INSURED OR BENEFICIARY.~~

~~15-307-~~

~~(a) 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) 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~~
- ~~(3) a statement made by the policyholder may not be used in defense to a claim under the policy unless the statement is contained in a written application.~~

~~(c) (1) Each policy of blanket health insurance shall contain a provision that written notice of sickness or injury must be given to the insurer within 20 days after the date on which the sickness or injury occurred.~~

~~(2) Failure to give notice within the 20-day period does not invalidate or reduce a claim if it is shown that it was not reasonably possible to give notice within the time required, and that notice was given as soon as was reasonably possible.~~

~~(d) (1) Each policy of blanket health insurance shall contain a provision that the insurer shall provide to the policyholder forms for filing proof of loss.~~

~~(2) If the insurer does not provide the forms within 15 days after notice of sickness or injury is given, the claimant is deemed to have complied with the requirements of the policy on proof of loss if the claimant submits, within the time fixed in the policy for filing proof of loss, written proof of the occurrence, character, and extent of the loss for which the claim is made.~~

~~(e) (1) Each policy of blanket health insurance shall contain a provision that:~~

~~(i) if a claim is for loss of time because of disability, written proof of loss must be submitted to the insurer within 30 days after the beginning of the period for which the insurer is liable, and subsequent written proofs that the disability continues must be submitted to the insurer at the intervals that the insurer reasonably requires; and~~