

(2) falsely represent or imply that the carrier or [agent] INSURANCE PRODUCER is offering insurance to supplement Medicare that is approved or recommended by a federal, State, or local government agency;

(3) use terms such as "Medicare consultant", "Medicare advisor", "Medicare bureau", or "disability insurance consultant" when describing the carrier or [agent] INSURANCE PRODUCER in a letter, envelope, reply card, or any other writing or advertisement or in any oral representation; or

(4) knowingly make a misrepresentation or incomplete or fraudulent comparison by commission or omission of a policy or carrier to induce or attempt to induce the individual to:

(i) purchase, amend, lapse, surrender, forfeit, change, duplicate, or not renew coverage already in force;

(ii) replace a policy that is only technically at variance with the policy being offered by the carrier or [agent] INSURANCE PRODUCER; or

(iii) take out a policy with another carrier.

15-925.

(a) When soliciting the sale of a health insurance policy, a carrier or [agent] INSURANCE PRODUCER may not knowingly offer a Medicare supplement policy to an individual not eligible for Medicare.

(b) A carrier or [agent] INSURANCE PRODUCER may not negligently or knowingly sell or offer to sell a Medicare supplement policy to an individual eligible for Medicaid benefits.

(c) A carrier or [agent] INSURANCE PRODUCER may not negligently or knowingly sell or offer to sell to an individual a Medicare supplement policy that duplicates to any extent an existing Medicare supplement policy that covers that individual.

(d) A carrier or [agent] INSURANCE PRODUCER may not use the terms "Medicare supplement", "Medigap", or other words of similar meaning in advertising or otherwise in soliciting the sale of a health insurance policy or other policy, unless the policy conforms to §§ 15-904, 15-906, 15-907, and 15-908 of this subtitle.

16-104.

(b) An [agent] INSURANCE PRODUCER or other representative of an insurer may not in the State prepare, submit, or accept an application for life insurance that bears a date earlier than the date when the application was made by the insured or applicant, if, as a result, the premium on the policy is reduced below the premium that would have been payable on the policy as determined by the insuring age of the insured when the application was made.