**CHAPTER 20:06:13**

**MEDICARE SUPPLEMENT INSURANCE**

Section

20:06:13:01 Repealed.

20:06:13:02 Definitions.

20:06:13:02.01 Requirements for definition of "accident" and similar words in policies.

20:06:13:02.02 Requirements for definitions in policies.

20:06:13:03 Applicability.

20:06:13:04 Repealed.

20:06:13:05 Repealed.

20:06:13:06 Repealed.

20:06:13:07 Repealed.

20:06:13:08 Repealed.

20:06:13:09 Repealed.

20:06:13:10 Repealed.

20:06:13:11 Repealed.

20:06:13:12 Repealed.

20:06:13:13 Repealed.

20:06:13:14 Eligible expenses under Medicare.

20:06:13:14.01 Repealed.

20:06:13:15 Repealed.

20:06:13:16 Waiver of coverage not allowed.

20:06:13:17 Applicability of benefit standards.

20:06:13:17.01 Repealed.

20:06:13:17.02 General standards for 1990 standardized Medicare supplement benefit plans.

20:06:13:17.03 Standards for basic core benefits for 1990 standardized Medicare supplement benefit plans.

20:06:13:17.04 Standards for additional benefits for 1990 standardized Medicare supplement benefit plans.

20:06:13:17.05 Requirements for standard Medicare supplement benefit plans.

20:06:13:17.06 Make-up of standardized benefit plans.

20:06:13:17.07 Suspension of coverage during period of eligibility for Medicaid.

20:06:13:17.08 Reinstitution of coverage following loss of eligibility for Medicaid.

20:06:13:17.09 Suspension requested by policyholder.

20:06:13:17.10 Prescription drug benefits under Medicare supplement plans.

20:06:13:17.11 General standards for standardized Medicare supplement benefit plan -- Issued for delivery after May 31, 2010.

20:06:13:17.12 Standards for basic core benefits common to Medicare supplement insurance benefit Plans A, B, C, D, F, F with High Deductible, G, M, and N.

20:06:13:17.13 Standards for additional benefits.

20:06:13:17.14 Requirements for standard Medicare supplement benefit plans -- Plans issued after May 31, 2010.

20:06:13:17.15 Make-up of standardized benefit plans -- Issued after May 31, 2010.

20:06:13:17.16 Standard Medicare supplement benefit plans for 2020 standardized Medicare supplement benefit plan policies or certificates issued for delivery to individuals newly eligible for Medicare after December 31, 2019.

20:06:13:18 Premium adjustments to match Medicare benefit adjustments.

20:06:13:19 Renewability.

20:06:13:20 Extended benefits on termination of insurance.

20:06:13:21 Loss ratio standards.

20:06:13:21.01 Refund or credit calculation.

20:06:13:22 Annual filing of premium rates.

20:06:13:22.01 Filing of premium adjustments after Medicare benefit change.

20:06:13:22.02 Public hearings.

20:06:13:22.03 Filing and approval of policies and certificates and of premium rates required.

20:06:13:22.04 One policy or certificate form allowed -- Exceptions.

20:06:13:22.05 Discontinuance of availability.

20:06:13:22.06 Combination of experience for calculation of refund or credit.

20:06:13:22.07 New or innovative benefits -- Policy or certificate form allowed -- Exceptions -- issued after May 31, 2010.

20:06:13:23 Repealed.

20:06:13:24 Disclosure of preexisting conditions.

20:06:13:25 Increased benefits after issue.

20:06:13:26 Separate additional premium disclosure.

20:06:13:27 Buyer's guide.

20:06:13:28 Delivery of buyer's guide.

20:06:13:29 Use of term "Medicare supplement."

20:06:13:30 Disclosure requirements for policies or subscriber contracts that are not Medicare supplement policies.

20:06:13:31 Notice requirements for policies or certificates that are not Medicare supplement policies.

20:06:13:31.01 Disclosure requirements for Medicare supplement policies -- Riders and endorsements.

20:06:13:31.02 "Usual," "customary," and "reasonable" requirements prohibited.

20:06:13:31.03 Right of return.

20:06:13:32 Requirements concerning application forms and replacement coverage.

20:06:13:32.01 Transferred.

20:06:13:32.02 Disclosure by agent.

20:06:13:33 Repealed.

20:06:13:34 Replacement requirements for direct response insurers.

20:06:13:35 Notice of replacement.

20:06:13:36 Outline of coverage requirements.

20:06:13:37 Delivery of outline of coverage.

20:06:13:38 Revisions of outline of coverage.

20:06:13:39 Repealed.

20:06:13:40 Style and arrangement for outline of coverage.

20:06:13:41 Repealed.

20:06:13:42 Repealed.

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20:06:13:43.03 Medicare supplement and Medicare Part C (Medicare Advantage) or Medicare Cost duplication.

20:06:13:44 Failure to provide required forms.

20:06:13:45 Refund in replacement situations.

20:06:13:46 Coverage replaced within the same company.

20:06:13:47 Insurance replaced by the same agent.

20:06:13:48 Repealed.

20:06:13:49 Requirements for claims payment.

20:06:13:50 Policy classification -- Requirements and limitations.

20:06:13:51 Notice of benefit change.

20:06:13:52 Repealed.

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20:06:13:58 Marketing practices prohibited.

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Appendix A Medicare Supplement Refund Calculation Forms.

Appendix B Form for Reporting Medicare Supplement Policies.

Appendix C Notice to Applicant Regarding Replacement of Medicare Supplement Insurance.

Appendix D Outline of Medicare Supplement Coverage Policies Plans A through N.

Appendix E Instructions for Use of the Disclosure Statements for Health Insurance Policies Sold to Medicare Beneficiaries that Duplicate Medicare.