

TITLE 50: INSURANCE
PART 2007 MINIMUM STANDARDS OF INDIVIDUAL ACCIDENT AND HEALTH INSURANCE
CHAPTER I: DEPARTMENT OF INSURANCE

Section 2007.60 Prohibited Policy Provisions

- e) No policy shall limit or exclude coverage by type of illness, accident, treatment or medical condition, except as follows:
 - 1) Preexisting conditions or diseases;
 - 2) Mental or emotional disorders, alcoholism, intoxication and drug addiction (policies which exclude benefits for alcoholism or intoxication shall provide the following definition: "That which is defined and determined by the laws of the state where the loss or cause of the loss was incurred");
 - 3) Pregnancy, except for complications of pregnancy;
 - 4) Rehabilitative care, except that where benefits, in whole or in part, would be payable for such care under the terms of coverage, those benefits shall not be denied on the basis that such care or treatment was provided, in whole or in part, in a rehabilitation institution, if such institution was a fully accredited hospital as defined in Section 2007.50 of this Part at the time care or treatment was provided;
 - 5) Injury, illness, treatment or medical condition arising out of:
 - A) war or act of war (whether declared or undeclared); participation in a felony, riot or insurrection; service in the armed forces or units auxiliary thereto,
 - B) suicide (sane or insane), attempted suicide or intentionally self-inflicted injury,
 - C) aviation,
 - D) with respect to short-term nonrenewable policies, interscholastic sports;
 - 6) Cosmetic surgery, except that "cosmetic surgery" shall not include reconstructive surgery when such service is incidental to or follows surgery resulting from trauma, infection or other diseases of the involved part;
 - 7) Foot care in connection with corns, calluses, flat feet, fallen arches, weak feet, chronic foot strain, or symptomatic complaints of the feet;
 - 8) Benefits provided under Medicare, any state or federal worker's compensation, employer's liability or occupational disease law, or any motor vehicle no-fault law; services rendered by employees of hospitals, laboratories or other institutions; services performed by a member of the covered person's immediate family; and services for which no charge is normally made in the absence of insurance;