

TITLE 50: INSURANCE
CHAPTER I: DEPARTMENT OF INSURANCE
PART 2008 MINIMUM STANDARDS FOR INDIVIDUAL AND GROUP MEDICARE SUPPLEMENT
INSURANCE

Section 2008.73 Medicare Select Policies and Certificates

- i) A Medicare Select issuer shall make full and fair disclosure in writing of the provisions, restrictions, and limitations of the Medicare Select policy or certificate to each applicant. This disclosure shall include at least the following:
 - 1) An outline of coverage sufficient to permit the applicant to compare the coverage and premiums of the Medicare Select policy or certificate with:
 - A) Other Medicare supplement policies or certificates offered by the issuer; and
 - B) Other Medicare Select policies or certificates.
 - 2) A description (including address, phone number and hours of operation) of the network providers, including primary care physicians, specialty physicians, hospitals, and other providers.
 - 3) A description of the restricted network provisions, including payments for coinsurance and deductibles when providers other than network providers are utilized. Except to the extent specified in the policy or certificate, expenses incurred when using out-of-network providers do not count toward the out-of-pocket annual limit contained in Plans K and L.
 - 4) A description of coverage for emergency and urgently needed care and other out of service area coverage.
 - 5) A description of limitations on referrals to restricted network providers and to other providers.
 - 6) A description of the policyholder's right to purchase any other Medicare supplement policy or certificate otherwise offered by the issuer.
 - 7) A description of the Medicare Select issuer's quality assurance program and grievance procedure.