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DEPARTMENT OF INSURANCE

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BULLETIN 90-3

TO: All Insurers Writing Accident and Health Insurance

FROM: Earl R. Pomeroy, Commissioner

DATE: September 28, 1990

SUBJECT: 1. N.D. Admin. Code Chapter 45-06-05 - Long-Term Care Insurance Model Regulation

2. N.D. Admin. Code Chapter 45-06-01 - Medicare Supplement Insurance Minimum Standards

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Amendments have been made to the above-captioned Administrative Code chapters relative to long-term care and Medicare supplement insurance.

Amendments were adopted to Sections 45-06-05-06 and 45-06-05-10 relating to requirements for replacement of long-term care insurance policies and the standard format outline of coverage for long-term care insurance policies. Three new sections were adopted in Chapter 45-06-05 relating to prohibition against post-claims underwriting, minimum standards for home health care benefits in long-term care insurance policies, and offer of inflation protection in the sale of long-term care insurance policies.

Amendments were adopted to Sections 45-06-01-05, 45-06-01-06, 45-06-01-07, and 45-06-01-08 and Appendices A, B, and C relating to minimum benefit standards, loss ratio standards, required disclosure provisions, and requirements for replacement. Four new subdivisions to subsection 1 of Section 45-06-01-05 were adopted relating to minimum benefit standards. Four new sections to Chapter 45-06-01 were adopted relating to standards for marketing, appropriateness of recommended purchase and excessive insurance, reporting of multiple policies, and prohibition against preexisting conditions, waiting periods, elimination periods, and probationary periods in replacement policies or certificates.

Copies of these amendments and new rules may be obtained at a cost of $2.00 for the long-term care administrative rule changes and $3.60 for the Medicare supplement insurance minimum standards administrative rule changes. To obtain copies, please make a written request to the North Dakota Insurance Department, 600 East Boulevard, Bismarck, ND 58505.

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