

Bulletin 337

CLARIFICATION OF APPLICABILITY OF RULE 755 TO GROUP HEALTH INSURANCE CERTIFICATES

Rule 755, "Health Insurance Classifications, Disclosure and Minimum Standards," became effective June 11, 2004. Subsection A of Section 3 of the rule states, "This rule applies to all individual health insurance policies and group health policies and certificates, delivered or issued for delivery in this state on or after January 1, 2005, that are not specifically exempted from this rule."

It has come to our attention that some companies have interpreted this to mean that the rule does not apply to a group certificate unless both the certificate and the group policy under which it is issued were issued on or after January 1, 2005. This is not a correct interpretation. The rule applies to certificates issued on or after January 1, 2005, regardless of when the group policy was issued.

The full text of Rule 755 can be found at <http://www.maine.gov/sos/cec/rules/02/031/031c755.doc>. Questions concerning this bulletin can be addressed to Rick Diamond at Richard.H.Diamond@maine.gov or 207-624-8428.

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