



C. This Act shall not apply to:

(1)



Supplementary and Short

Section 5. Minimum Standards for Benefits

- A. The commissioner shall issue regulations to establish minimum standards for benefits under specified categories of coverage of supplementary and ~~short~~ health insurance subject to this Act.
- B. The regulation shall set minimum standards for benefits for the following categories of supplementary coverage:
  - (1) Hospital indemnity or other fixed indemnity coverage;
  - (2) Disability income protection coverage;
  - (3) Accident only coverage;
  - (4) Specified disease coverage;
  - (5) Specified accident coverage; and

Drafting Note: "Specified disease coverage" or "specified accident coverage" refers to coverage that contains exclusions, limitations, reductions, or conditions that limit the payments of benefits under the policy or contract to a specified frequency and/or amounts. Examples of a specified disease or specified accident coverage would be a cancer only policy or an automobile accident only policy.

- (6) Limited benefit health coverage.
- C. The regulation shall set minimum standards for benefits for ~~short~~ coverage referred to hereafter as "short-term, limited duration health insurance coverage."
- D. This section does not preclude the issuance of a policy or contract that combines two (2) or more of the categories of coverage enumerated in Subsection B or C

Drafting Note: This subsection does not restrict reasonable combinations of the coverages in Subsection C. For example, accident only coverage may be issued in conjunction with other categories. However, the section does not permit the combination of specified disease or specified accident coverages with other categories of coverage unless specifically permitted by a regulation adopted pursuant to this Act. In addition, it should be noted that the combination of coverages might not qualify as "excepted"





