

**§5056. Standards for marketing**

Every insurer, health care service plan or other entity marketing nursing home care, home health care or long-term care insurance coverage in this State, directly or through its producers, shall: [PL 1997, c. 604, Pt. D, §7 (AMD).]

**1. Policy comparison.** Establish marketing procedures to ensure that any comparison of policies by its agents or other producers is fair and accurate; [PL 1991, c. 200, Pt. C, §3 (NEW).]

**2. Excessive insurance.** Establish marketing procedures to ensure that excessive insurance is not sold or issued. The procedures must include a specific standard for persons covered by Medicaid; [PL 1991, c. 200, Pt. C, §3 (NEW).]

**3. Replacement policy.** Establish marketing procedures that set forth a mechanism or formula for determining whether a replacement policy or certificate contains benefits clearly and substantially greater than the benefits under the replaced policy; and [PL 1991, c. 200, Pt. C, §3 (NEW).]

**4. Compliance procedures.** Establish auditable procedures for verifying compliance with the standards set out in this section. [PL 1991, c. 200, Pt. C, §3 (NEW).]

**SECTION HISTORY**

PL 1991, c. 200, §C3 (NEW). PL 1997, c. 604, §D7 (AMD).

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