

Article - Insurance

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§15–203.

Other than a policy of accident only insurance, each policy of health insurance in which the insurer reserves the right to refuse renewal on an individual basis shall contain a provision, endorsement, or rider that provides in substance:

(1) that, subject to the right to terminate the policy on nonpayment of premium when due, the right to refuse renewal may not be exercised so as to take effect before the renewal date occurring on, or after and nearest, each anniversary of the policy;

(2) that a refusal to renew shall be without prejudice to any claim that originates while the policy is in effect;

(3) that a renewal may not be refused solely because of a change in the health or physical or mental condition of the insured; and

(4) unless omitted at the insurer's option, that the right to refuse renewal of a policy of health insurance that was reinstated after lapse may not be exercised so as to take effect before the renewal date occurring on, or after and nearest, each anniversary of the last reinstatement.

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