

**TITLE 365. INSURANCE DEPARTMENT
CHAPTER 45. HEALTH CARE FOR OKLAHOMANS REGULATION**

SUBCHAPTER 1. PLAN REQUIREMENTS

365:45-1-1. Standard health benefit plan requirements

The standard health benefit plan defined in Section 4415 of Title 36 of the Oklahoma Statutes shall:

- (1) Comply with the general rules for individual accident and sickness policies specified in OAC 365:10-5-5(b), 'General Rules';
- (2) Provide benefits at least equivalent to the category of coverage specified in OAC 365:10-5-5(f), 'Major Medical Expense Coverage'; and
- (3) Be guaranteed renewable.

[Source: Added at 27 Ok Reg 1565, eff 7-14-10]

365:45-1-2. Standard health benefit plan disclosure requirements

A standard health benefit plan shall contain the following disclosures:

- (1) The disclosure required by Section 4415(B)(2) of Title 36 of Oklahoma Statutes shall be located on the first page of the policy or included on a notice affixed to the first page of the policy.
 - (A) The disclosure shall be printed in bold type in a font size at least two (2) points larger than the other text of the policy.
 - (B) The disclosure shall recite the statutory language verbatim.
- (2) At the time of application, but not later than policy delivery, an insurer providing a standard health benefit plan shall provide the applicant or policyholder with a written disclosure statement that includes the information required by Section 4415(C) of Title 36 of the Oklahoma Statutes.
 - (A) An insurer shall retain a signed copy of the disclosure statement referenced in this subsection.
 - (B) Upon renewal of a standard health benefit plan, an insurer shall provide the disclosure statement referenced in this subsection and shall request the insured to return a signed copy to the insurer.
 - (C) Upon request, an insurer shall provide to the Insurance Commissioner a copy of the signed disclosure statement or evidence that the statement was provided to the insured and that the insured was requested to return a signed copy to the insurer.

[Source: Added at 27 Ok Reg 1565, eff 7-14-10]