

**2790.0600 EXCEPTIONS, REDUCTIONS, AND LIMITATIONS.**

Subpart 1. **Disclosure.** When an advertisement for health or accident insurance refers to any dollar amount of benefits payable, period of time for which any benefit is payable, cost of a policy, specific policy benefit, or the loss for which the benefit is payable, it must also disclose those exceptions, reductions, and limitations, including waiting, elimination, probationary, or similar periods, and preexisting condition exceptions, affecting the basic provisions of the policy without which the advertisement would have the capacity and tendency to mislead or deceive.

Subp. 2. **Preexisting conditions summary.** If the policy advertised does not provide immediate coverage for preexisting conditions, an application or enrollment form contained in or included with an advertisement to be completed by the applicant and returned to the insurer must contain a question or statement immediately preceding the applicant's signature line which summarizes the preexisting condition provisions of the policy.

Subp. 3. **Preexisting conditions disclosure.** An advertisement must in negative terms disclose the extent to which any loss is not covered if the cause of the loss is a condition which exists prior to the effective date of the policy. The expression "preexisting conditions" shall not be used unless appropriately defined.

Subp. 4. **Medical exam disclosure.** If a medical examination is required for a policy, an advertisement for that policy must disclose this requirement.

**Statutory Authority:** *MS c 60A; 72A*

**History:** *9 SR 175*

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