

CR 84-112, 84-113

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STATE OF WISCONSIN
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SEP 11 1984

DOUGLAS LA FOLLETTE
SECRETARY OF STATE

STATE OF WISCONSIN)
OFFICE OF THE COMMISSIONER OF INSURANCE)

TO ALL TO WHOM THESE PRESENTS SHALL COME, GREETINGS:

I, Thomas P. Fox, Commissioner of Insurance and custodian of the official records of said office, do hereby certify that the annexed order renumbering, amending and creating a rule relating to standards for disability insurance sold to Medicare eligible and advertisements of, and deceptive practices in, accident and sickness insurance was issued by this office on September 11, 1984.

~~I further certify that said copy has been compared by me with~~
the original on file in this office and that the same is a true copy thereof, and of the whole of such original.

IN TESTIMONY WHEREOF, I have
hereunto subscribed my name in the
City of Madison, State of Wisconsin,
this 11th day of September, 1984.



Thomas P. Fox
Commissioner of Insurance

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11-1-84

ORDER OF THE COMMISSIONER OF INSURANCE
STATE OF WISCONSIN
RENUMBERING, AMENDING AND CREATING A RULE RECEIVED AND FILED

Relating to standards for disability insurance sold to Medicare
eligible and advertisements of, and deceptive practices in accident and
sickness insurance.

SEP 11 1984
DOUGLAS A FOLLETTE
SECRETARY OF STATE

ANALYSIS PREPARED BY THE OFFICE OF THE COMMISSIONER OF INSURANCE

The purpose of these changes is to permit health maintenance organizations as defined in s. 628.36 (2m) (a), Stats., as affected by 1983 Wisconsin Acts 27 and 321, to offer a Medicare supplement which has limitations on the choice of providers and the geographical area in which coverage is provided; which is appropriately captioned and designated; and which discloses territorial and provider limitations, restrictions on emergency and urgent care services and information on how to file a claim for these services. Ins 3.27 interprets ss. 628.34 and 601.01 (3), Stats. Ins 3.39 interprets ss. 185.893 (1m), 601.01 (2), 625.16, 628.34 (12), 628.38, 631.20 (2), 632.73 (2m), 632.76 (2) and 632.81, Stats.

Pursuant to the authority vested in the Commissioner of Insurance by ss. 601.41 (3) and 628.38, Stats., the Commissioner hereby creates Wisconsin Administrative Code s. Ins 3.27 (10) (j) 43 which implements and interprets ss. 628.34, Stats., renumbers, amends and creates sections of Ins 3.39 which implement and interpret ss. 185.893 (1m), 628.34 (12) and 628.38, Stats., as follows:

SECTION 1. Ins 3.27 (10) (j) 43 is created to read:

Ins 3.27 (10) (j) 43. Limitations on the choice of providers or geographical area served.

SECTION 2. Ins 3.39 (4) (a) 9. is renumbered Ins 3.39 (4) (a) 10.

SECTION 3. Ins 3.39 (4) (a) 9 is created to read:

Ins 3.39 (4) (a) 9 Prominently discloses any limitations on the choice of providers or geographical area of service.

SECTION 4. Ins 3.39 (5)^(intro) and (6) (a) 6. are amended to read:

Ins 3.39 (5) AUTHORIZED MEDICARE SUPPLEMENT OR CERTIFICATE DESIGNATIONS, CAPTIONS, AND MINIMUM COVERAGES. For a policy or certificate to meet the requirements of sub. (4), it shall contain the authorized designation, caption and minimum coverage prescribed for one of the following categories of medicare supplement insurance. A health maintenance organization as defined in s. 628.36 (2m) (a), Stats., shall place the letters HMO in front of the required designation on any approved medicare supplement policy.

Ins 3.39 (6) (a) 6. If issued by a voluntary nonprofit sickness care plan or a health maintenance organization as defined by s. 628.36 (2m) (a), Stats., include territorial limitations which are generally applicable to all coverage issued by the plan.

SECTION 5. Ins 3.39 Appendix (3) (c), (5) (j), and (6) (c) are created to read:

Ins 3.39 Appendix (3) (c) (If the insurer has contracted with the federal government to provide medicare benefits, the disclosure required in pars. (a) and (b) may be modified to describe this relationship accurately.)

*dropped
copy
subject to
ch. 985,
Stats.*

*COB
4/25/84*

Ins 3.39 Appendix (5) (j) Coverage for care received outside the service area if this care is treated differently than other covered benefits.

Ins 3.39 Appendix (6) (c) (That there are limitations on the choice of providers or the geographical area served, if this is the case.)

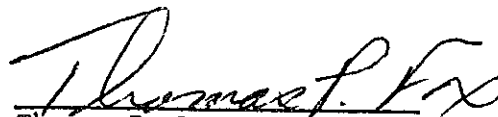
SECTION 6. Ins 3.39 Appendix (8) is renumbered Appendix (9).

SECTION 7. Ins 3.39 Appendix (8) is created to read:

Ins 3.39 Appendix (8) If the coverage is provided by a health maintenance organization defined under s. 628.36 (2m) (a), Stats., the outline of coverage shall prominently disclose all restrictions associated with the use of emergency and urgent care services and information on how to file a claim for services received outside the service area.

These changes shall take effect as provided in s. 227.026 (1) (intro.), Stats.

Dated at Madison, Wisconsin, this 11th day of September, 1984.


Thomas P. Fox
Commissioner of Insurance

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08/06/84



The State of Wisconsin
Office of the Commissioner of Insurance

Thomas P. Fox
Commissioner
(608) 266-3585

DATE: September 12, 1984
TO: Gary Poulson
FROM: M. E. Van Cleave *MEV*
Assistant Deputy Commissioner of Insurance
SUBJECT: Ins 3.27, Clearinghouse No. 84-112 and
Ins 3.39, Clearinghouse No. 84-113

Enclosed are two copies of an Order of the Commissioner of Insurance renumbering Ins 3.39 (4) (a) 9 and Appendix (8); to amend Ins 3.39 (5) and (6) (a) 6; and to create Ins 3.27 (10) (j) 43 and 3.39 (4) (a) 9 and Appendix (3) (c), (5) (j), (6) (c) and (8), Clearinghouse Nos. 84-112 and 84-113 relating to standards for disability insurance sold to Medicare eligible and advertisements of, and deceptive practices in, accident and sickness insurance.

MEV:LH:baw
Enclosure
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