

**§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).

The State of Maine claims a copyright in its codified statutes. If you intend to republish this material, we require that you include the following disclaimer in your publication:

*All copyrights and other rights to statutory text are reserved by the State of Maine. The text included in this publication reflects changes made through the Second Regular Session of the 130th Maine Legislature and is current through October 1, 2022. The text is subject to change without notice. It is a version that has not been officially certified by the Secretary of State. Refer to the Maine Revised Statutes Annotated and supplements for certified text.*

The Office of the Revisor of Statutes also requests that you send us one copy of any statutory publication you may produce. Our goal is not to restrict publishing activity, but to keep track of who is publishing what, to identify any needless duplication and to preserve the State's copyright rights.

PLEASE NOTE: The Revisor's Office cannot perform research for or provide legal advice or interpretation of Maine law to the public. If you need legal assistance, please contact a qualified attorney.