

§2808. Other groups

Group health insurance offered to a resident of this State under a group health insurance policy issued to a group other than one described in sections 2804 to 2807-A is subject to the following requirements. [PL 1981, c. 147, §8 (RPR).]

1. No group health insurance policy may be delivered in this State, pursuant to this section, unless the superintendent finds that:

A. The policyholder is a bona fide group formed for purposes other than procurement of insurance; [PL 1987, c. 476, §4 (AMD).]

B. The issuance of the group policy would be actuarially sound; [PL 1981, c. 147, §8 (NEW).]

C. The issuance of the group policy would result in economies of acquisition or administration; and [PL 1987, c. 476, §4 (AMD).]

D. The benefits are reasonable in relation to the premiums charged. [PL 1981, c. 147, §8 (NEW).]

[PL 1987, c. 476, §4 (AMD).]

2. No group health insurance coverage may be offered in this State, pursuant to this section, by an insurer under a policy issued in another state, unless the superintendent has made a determination that the requirements of subsection 1, paragraphs A, B, C and D have been met.

[PL 1987, c. 476, §5 (RPR).]

2-A. Notwithstanding subsections 1 and 2, an employee leasing company registered pursuant to Title 32, chapter 125 qualifies as an eligible group for purposes of the purchase of group health insurance as provided in this section.

[PL 1997, c. 393, Pt. A, §26 (AMD).]

3. The premium for the policy shall be paid either from the policyholder's funds or from funds contributed by the covered persons, or from both.

[PL 1981, c. 147, §8 (NEW).]

4. Except as provided in section 2736-C, section 2808-B and chapter 36, an insurer may exclude or limit the coverage on any person as to whom evidence of individual insurability is not satisfactory to the insurer.

[PL 1999, c. 256, Pt. G, §6 (AMD).]

SECTION HISTORY

PL 1969, c. 132, §1 (NEW). PL 1973, c. 585, §12 (AMD). PL 1981, c. 147, §8 (RPR). PL 1987, c. 476, §§4,5 (AMD). PL 1989, c. 867, §§7,10 (AMD). PL 1995, c. 618, §3 (AMD). PL 1997, c. 393, §A26 (AMD). PL 1999, c. 256, §G6 (AMD).

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