

**62L.06 DISCLOSURE OF UNDERWRITING RATING PRACTICES.**

When offering or renewing a health benefit plan, health carriers shall disclose in all solicitation and sales materials:

- (1) the case characteristics and other rating factors used to determine initial and renewal rates;
- (2) the extent to which premium rates for a small employer are established or adjusted based upon actual or expected variation in claim experience;
- (3) provisions concerning the health carrier's right to change premium rates and the factors other than claim experience that affect changes in premium rates;
- (4) provisions relating to renewability of coverage;
- (5) the use and effect of any preexisting condition provisions, if permitted;
- (6) the application of any provider network limitations and their effect on eligibility for benefits; and
- (7) the ability of small employers to insure eligible employees and dependents currently receiving coverage from the Comprehensive Health Association through health benefit plans.

**History:** 1992 c 549 art 2 s 6; 1994 c 625 art 10 s 38