



## Disclosure Requirements for Accident and Sickness

### Policies or Certificates:

#### Guide to Health Insurance for People with Medicare

31 Pa. Code s 89.783(a) states,

(6) Issuers of accident and sickness policies or certificates which provide hospital or medical expense coverage on an expense incurred or indemnity basis to a person eligible for Medicare, shall provide to these applicants a ***Guide to Health Insurance for People with Medicare*** in the form developed jointly by the National Association of Insurance Commissioners and Centers for Medicare & Medicaid Services (CMS) and in a type size no smaller than 12-point type. Delivery of the Guide shall be made whether or not these policies or certificates are advertised, solicited or issued as Medicare supplement policies or certificates as defined in this subchapter. Except in the case of direct response issuers, delivery of the Guide shall be made to the applicant at the time of application and acknowledgment of receipt of the Guide shall be obtained by the issuers. Direct response issuers shall deliver the Guide to the applicant upon request but not later than at the time the policy is delivered.

A link to the ***Guide to Health Insurance for People with Medicare*** on the CMS website follows:

<https://www.medicare.gov/Pubs/pdf/02110-Medicare-Medigap-guide.pdf>