

THE INSURANCE CODE OF 1956 (EXCERPT)
Act 218 of 1956

500.3843 Disability insurance; notice; contents; applicability of subsection (1).

Sec. 3843. (1) Any policy or certificate of disability insurance issued for delivery in this state to persons eligible for medicare by reason of age shall notify insureds under the policy or certificate that the policy is not a medicare supplement policy. The notice shall either be printed or attached to the first page of the coverage outline delivered to insureds under the policy or certificate, or if a coverage outline is not delivered, to the first page of the policy or certificate delivered to insureds. The notice shall be in not less than 12-point type, and shall contain the following language:

“This (policy or certificate) is not a medicare supplement (policy or certificate). It is not designed to fit with medicare. It may not fit all of the gaps in medicare and it may duplicate some medicare benefits. If you are eligible for medicare, review the medicare supplement buyer's guide available from the company. If you decide to consider buying this policy or certificate, be sure you understand what it covers, what it does not cover, and whether it duplicates coverage you already have.”

(2) Subsection (1) does not apply to any of the following:

- (a) A medicare supplement policy or certificate.
- (b) A disability income policy or certificate.
- (c) A single premium nonrenewable policy or certificate.

History: Add. 1992, Act 84, Imd. Eff. June 2, 1992.

Popular name: Act 218