**§2694. Minimum standards for benefits**

The superintendent shall adopt rules to establish minimum standards for benefits under individual and group health insurance. These rules must clarify the meaning of limited benefits health insurance as referred to in chapters 33, 35 and 56‑A. The rules must also set minimum standards for benefits for each of the following categories of coverage: [PL 2001, c. 410, Pt. C, §1 (NEW).]

**1. Basic hospital expense coverage.**  Basic hospital expense coverage;

[PL 2001, c. 410, Pt. C, §1 (NEW).]

**2. Basic medical-surgical expense coverage.**  Basic medical-surgical expense coverage;

[PL 2001, c. 410, Pt. C, §1 (NEW).]

**3. Basic hospital and medical-surgical expense coverage.**  Basic hospital and medical-surgical expense coverage;

[PL 2001, c. 410, Pt. C, §1 (NEW).]

**4. Hospital confinement indemnity coverage.**  Hospital confinement indemnity coverage;

[PL 2001, c. 410, Pt. C, §1 (NEW).]

**5. Individual major medical expense coverage.**  Individual major medical expense coverage;

[PL 2001, c. 410, Pt. C, §1 (NEW).]

**6. Individual basic medical expense coverage.**  Individual basic medical expense coverage;

[PL 2001, c. 410, Pt. C, §1 (NEW).]

**7. Individual disability income protection coverage.**  Individual disability income protection coverage;

[PL 2001, c. 410, Pt. C, §1 (NEW).]

**8. Accident only coverage.**  Accident only coverage;

[PL 2001, c. 410, Pt. C, §1 (NEW).]

**9. Specified disease coverage.**  Specified disease coverage; and

[PL 2001, c. 410, Pt. C, §1 (NEW).]

**10. Specified accident coverage.**  Specified accident coverage.

[PL 2001, c. 410, Pt. C, §1 (NEW).]

This section does not preclude the issuance of a policy or contract that combines 2 or more of the categories of coverage in subsections 1 to 10. [PL 2001, c. 410, Pt. C, §1 (NEW).]

SECTION HISTORY

PL 2001, c. 410, §C1 (NEW).

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 131st Maine Legislature and is current through October 15, 2024
. 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.