

§2952. Termination of coverage

Cancellation and nonrenewal of group policies and of coverage of group members under group policies are governed by this section. [PL 2001, c. 138, §16 (NEW).]

1. Involuntary termination. Involuntary termination of the group policy is governed by section 2908. Individual insureds do not have standing to contest cancellation or nonrenewal of the group policy unless they have the right to represent the group policyholder. [PL 2001, c. 138, §16 (NEW).]

2. Prior notice of involuntary termination of coverage. Except as otherwise provided in this section, individual insureds have the same rights to prior notice before involuntary termination of coverage and opportunity for hearing before the superintendent to contest the termination as would be available under the cancellation control laws applicable to comparable nongroup policies. [PL 2001, c. 138, §16 (NEW).]

3. Termination of group policy. Termination of the group policy, whether voluntary or involuntary, is a valid ground for termination of coverage for all group members, if adequate notice to group members has been given in accordance with subsection 2. [PL 2001, c. 138, §16 (NEW).]

4. Termination of group membership. Termination of group membership is a valid ground for termination of the member's coverage under a group policy, if the certificate of coverage so provides. If the certificate of coverage gives adequate notice that coverage ceases immediately upon voluntary withdrawal from the group, no further advance notice is required as a condition precedent to the termination of coverage. [PL 2001, c. 138, §16 (NEW).]

5. Continued coverage. An insurer's obligation to issue or offer continued coverage to a group member under this chapter may be satisfied by the issuance or offer of a comparable nongroup policy. [PL 2001, c. 138, §16 (NEW).]

SECTION HISTORY

PL 2001, c. 138, §16 (NEW).

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