

REGULATION 88-102
COORDINATING OR INTEGRATING
ACCIDENT AND HEALTH INSURANCE BENEFITS

Under the provisions of Title 83, Chapter 9, Mississippi Code of 1972, Annotated, it is hereby ordered and directed that on or after the effective date of this regulation, any insurer or nonprofit health service plan providing health and accident insurance or service contracts may file for approval policy forms or contracts which coordinate or integrate accident and health benefits with "other health plans" through the use of a coordination of benefits provision, a variable deductible, or similar provision.

It is not the purpose of this regulation to mandate or require coordination or integration of accident and health benefits with "other health plans." A policy containing such provisions, however, must be consistent with the guidelines herein established.

"Other health plans" shall include any plan which provides insurance, reimbursement, or service benefits for hospital, surgical, or medical expenses; this shall include coverage under group or individual insurance policies, nonprofit health service plans, health maintenance organization subscriber contracts, self-insured group plans, prepayment plans, worker's compensation coverages, automobile or homeowners medical pay plans, and Medicare as permitted by federal law. It shall not include:

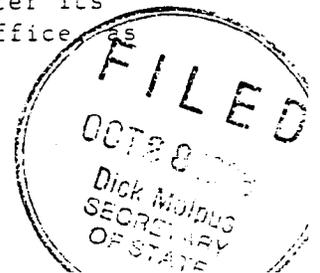
1. Medicaid; or
2. Hospital daily indemnity plans; or
3. Specified diseases only policies; or
4. Limited occurrence policies which provide only for intensive care or coronary care at a hospital, first aid outpatient medical expenses resulting from accidents, or specified accidents such as travel accidents.

Any insurer or nonprofit health service plan issuing a policy or contract which coordinates or integrates benefits with "other health plans" must disclose this provision in its point of sale advertising materials. The definition of what constitutes "other health plans" must be clearly stated and set forth in the subject policy or contract.

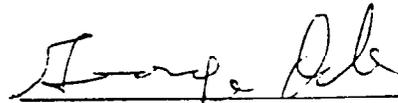
This regulation shall supersede and fully replace any prior regulation concerning the prohibitions against coordinating or integrating or limiting accident and health insurance benefits, specifically including LA&H Regulation No. 84-102, dated September 13, 1984.

This regulation shall become effective thirty (30) days after its adoption and filing with the Mississippi Secretary of State's Office, required by law.

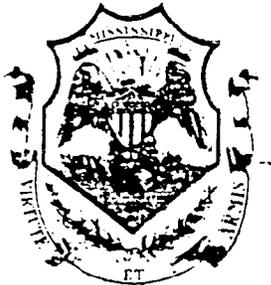
EXHIBIT "A"



Promulgated and filed with the Office of the Secretary of State on
October 28, 1988.


George Dale
Commissioner of Insurance

State of Mississippi



Jackson

I, GEORGE DALE, **COMMISSIONER of INSURANCE**, OF THE STATE OF MISSISSIPPI, DO HEREBY CERTIFY THAT

attached is a true and correct copy of Regulation Number 88-102 entitled "Coordinating or Integrating Accident and Health Insurance Benefits" as promulgated by the Commissioner of Insurance, George Dale.

Given under my hand and seal of office, this the 28th day of
OCTOBER, 19 88.

COMMISSIONER of INSURANCE

By George Dale

GEORGE DALE
COMMISSIONER OF INSURANCE

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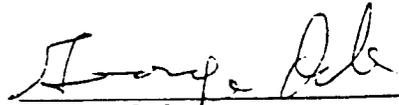
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This regulation shall become effective thirty (30) days after its adoption and filing with the Mississippi Secretary of State's Office, as required by law.

Promulgated and filed with the Office of the Secretary of State on
October 28, 1988.


George Dale
Commissioner of Insurance