

**11 NCAC 12 .0548            INSURANCE FOR MEDICARE ELIGIBLE**

(a) Direct response insurers providing accident and health insurance to persons eligible for Medicare by reason of age shall:

- (1) guarantee to the policyholder an unconditional 30 day right to return the policy for a full refund of premium; and
- (2) alert prospective policyholders, in advertisements or direct mail solicitations, of their right to obtain a copy of the NAIC-HHS Guide to Health Insurance for People with Medicare prior to sale.

(b) All insurers providing accident and health insurance to persons eligible for Medicare by reason of age shall annually report to the Commissioner the number of written complaints or inquiries received from these policyholders who are eligible for Medicare.

*History Note: Authority G.S. 58-2-40; 58-2-190; 58-2-195; 58-3-100; 58-3-115; 58-3-150; 58-51-1; 58-51-15; 58-51-60; 58-51-85; 58-51-95; 58-54-1; 58-63-15; 58-65-1; 58-65-4; 58-65-105;*  
*Eff. October 24, 1981;*  
*Temporary Amendment Eff. October 16, 1991 for a period of 180 days to expire on April 13, 1992;*  
*Amended Eff. May 1, 1992;*  
*Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018.*