

Guidelines for Hospital and Limited Indemnity Health Insurance

1. The benefit is for a specific amount that is event based and not expense based.
True False
2. The benefit is paid with respect to the occurrence of an event without regard to whether benefits are provided under other insurance.
True False
3. The benefit is paid directly to the subscriber.
True False
4. The policy contains a provision prohibiting assignment of the benefit to a health care provider.
True False
5. A subscriber is able to determine from the policy schedule what coverage is provided.
True False
6. There is no coordination of benefits.
True False
7. There are no managed care and network requirements.
True False
8. The policy does not include a provision requiring pre-certification.
True False
9. There are no expense based riders.
True False
10. Rates are included.
True False
11. Disclosures are provided in accordance with Ins. 1901.07.
True False
12. Coverage is not be limited to or based on specific claim codes or diagnostic codes.
True False