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 [ ]