

Amend Ins 6001.05(f), effective 9-28-18 (Document #12629), to read as follows:

(f) A policy or certificate shall not limit or exclude coverage by type of sickness, accident, treatment, or medical condition, except as follows:

- (1) Preexisting conditions or diseases other than congenital anomalies of a covered dependent child;
- (2) Mental or emotional disorders and substance use disorders;
- (3) Sickness, treatment, or medical condition arising out of:
 - a. War or act of war (whether declared or undeclared); participation in a felony, riot or insurrection; service in the armed forces or units auxiliary to it;
 - b. Suicide, sane or insane, attempted suicide, or intentionally self-inflicted injury;
 - c. Aviation, except as a fare-paying passenger;
 - d. Professional sports;
 - e. Incarceration, with respect to disability income protection policies;
 - f. The voluntary consumption of drugs that are not prescribed by the insured's physician or are not used in the manner prescribed; and
 - g. Driving under the influence of drugs or alcohol or any combination thereof;
- (4) Cosmetic surgery, except that "cosmetic surgery" shall not include reconstructive surgery when the service is incidental to or follows surgery resulting from trauma, infection, or other diseases of the involved part, and reconstructive surgery because of congenital disease or anomaly of a covered dependent child that has resulted in a functional defect;
- (5) Foot care in connection with corns, calluses, flat feet, fallen arches, weak feet, chronic foot strain, or symptomatic complaints of the feet;
- (6) Care in connection with the detection and correction by manual or mechanical means of structural imbalance, distortion, or subluxation in the human body for purposes of removing nerve interference and the effects of it, where the interference is the result of or related to distortion, misalignment of subluxation of, or in the vertebral column;
- (7) Treatment provided in a government hospital, benefits provided under Medicare or other governmental program (except Medicaid), a state or federal workers' compensation, employers' liability or occupational disease law services rendered by employees of hospitals, laboratories or other institutions; services performed by a member of the covered person's immediate family; and services for which no charge is normally made in the absence of insurance;
- (8) Dental care or treatment;
- (9) Eye glasses, hearing aids, and examinations for the prescription or fitting of them;
- (10) Rest cures, custodial care, transportation, and routine physical examinations; and
- (11) Territorial limitations

Amend Ins 6001.05(h), effective 2-12-18 (Document #12478), to read as follows:

(h) Except as specifically provided in other ancillary health administrative rules, coordination of benefits shall be prohibited for the following products:

- (1) Hospital confinement and other fixed indemnity;
- (2) Accident-only and specified accident;
- (3) Specified disease; and
- (4) Limited benefit.

APPENDIX

Rule	Specific State Statute the Rule Implements
Ins 6001.05(f)	RSA 400-A:15, I; RSA 415:5; RSA 415:6; RSA 415:18; RSA 415-A-2; RSA 415-A:3
Ins 6001.05(h)	RSA 400-A:15, I; RSA 415:5; RSA 415:6; RSA 415:18; RSA 415-A-2; RSA 415-A:3