



DEPARTMENT OF INSURANCE
STATE OF NORTH DAKOTA

Glenn Pomeroy
Commissioner of Insurance

BULLETIN 95-1

TO: All Companies Writing Accident and Health Insurance
FROM: Glenn Pomeroy, Commissioner *Glenn Pomeroy*
DATE: February 22, 1995
SUBJECT: Compliance With N.D. Admin. Code § 45-06-05-09.2(1)(f)
and Suggested Language

The above-referenced section of the North Dakota Administrative Code, effective July 1, 1994, reads:

Every insurer, health care service plan, or other entity marketing long-term care insurance coverage in this state, directly or through its producers, shall:

. . . .

- f. If the state in which the policy or certificate is to be delivered or issued for delivery has a senior insurance counseling program approved by the commissioner, the insurer shall, at solicitation, provide written notice to the prospective policyholder and certificate holder that such a program is available and the name, address, and telephone number of the program.

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North Dakota's program is administered by the North Dakota Insurance Department with grant funds from the Health Care Financing Administration.

Language suggested to comply with this requirement is as follows:

The North Dakota Senior Health Insurance Counseling (SHIC) program offers local, volunteer, peer counselors trained in senior health insurance topics including Medicare, Medicare supplement and long-term care insurance. Volunteers have no affiliation with any company or product and all services are free and confidential.

Contact the North Dakota Insurance Department for a referral to the program nearest you:

North Dakota Insurance Department
600 East Boulevard
Bismarck, ND 58505
1-800-247-0560 or (701) 328-2440

Your cooperation is appreciated. Medicare supplement carriers are encouraged, though not required, to provide this information to their prospective purchasers, as well.

GP/njb