

## Individual and Group Health Hospital Indemnity Checklist

### Use this checklist:

- When reviewing individual health hospital indemnity insurance products or policies.
- To ensure the product or policy meets requirements as listed in the Texas Insurance Code (TIC), the Texas Administrative Code (TAC), department guidelines, and other laws.
- A policy reviewed against this checklist must also satisfy the "[Individual Health Product Requirements](#)" and [Group Health Product Requirements](#) checklist.
- To enter the page number or reference location in the "Page" field.

### Renewability

Page \_\_\_\_\_ : Not required to be guaranteed renewable if it meets the criteria for "excepted benefits - [28 TAC Section 3.3002\(b\)\(6\)\(B\)\(ii\)](#) and [Section 3.3073\(b\)](#)

### Definition

Page \_\_\_\_\_ : One period of confinement - continuous hospital confinement - [28 TAC Section 3.3017](#)

### Minimum standards

Page \_\_\_\_\_ : Must provide daily benefits for hospital confinement on indemnity basis – minimum requirements for benefit amounts and periods of confinement, including benefits for pregnancy if included - [28 TAC Section 3.3073\(a\)](#)

### Conversion

Page \_\_\_\_\_ : If policy contains a conversion provision, must indicate person eligible for conversion and circumstances/limitations applicable to the conversion privilege - [28 TAC Section 3.3060\(a\)](#)

### Prohibited exclusions and limitations

Page \_\_\_\_\_ : Exceptions, exclusions, and reductions must be clearly expressed as a part of the benefit provision, or set forth as a separate provision and appropriately captioned – [TIC Section 1201.055](#), and [28 TAC Section 3.3057\(c\)](#) and [Exhibit A](#)

Page \_\_\_\_\_ : Waiting periods may not be applied to any loss resulting from accidental injuries as defined in the policy – [28 TAC Section 3.3055\(1\)](#)

Page \_\_\_\_\_ : Cannot exclude coverage for those confined in federal government hospital – [28 TAC Section 3.3040\(d\)](#)

Page \_\_\_\_\_ : Exclusion of expenses of non-indigent patient in government facility if charges are customarily charged non-indigent patients – [TIC Section 1204.002](#) (applies to individual and group)

Page \_\_\_\_\_ : Prohibiting or restricting assignment of benefits - [TIC Section 1204.053](#) (applies individual and group)

Page \_\_\_\_\_ : Excluding or limiting payment of benefits covered by Medicaid – [TIC Section 1204.201](#) (applies to individual and group)

Page \_\_\_\_\_ : In policies that provide mental health benefits, an exclusion when provided by tax-supported institution of the State of Texas – [TIC Section 1355.202](#) (applies to individual and group)

Page \_\_\_\_\_ : Treating complications of pregnancy differently than any other sickness – [28 TAC Section 21.405\(1\)](#) (applies to individual and group)

Page \_\_\_\_\_ : Waiting periods to exclude premature births - [28 TAC Section 21.405\(3\)](#) (applies to individual and group)

## **General provisions**

Page \_\_\_\_\_ : An issuer offering coverage for gender affirming treatments must also provide coverage for the reversal of any such procedure, necessary follow-up testing and screening, as well as coverage for any possible complications that may subsequently arise because of these procedures – [TIC Section 1373.003](#)

Page \_\_\_\_\_ : An entity that offers Medicare Supplement Benefit Plans to individuals 65 years of age or older, must offer the same coverage to individuals younger than 65 years of age who are eligible to enroll in Medicare because of end stage renal disease or amyotrophic lateral sclerosis – [TIC Section 1652.059](#)