365:45-1-1. Standard health benefit plan requirements
The standard health benefit plan defined in Section 4415 of Title 36 of the Oklahoma Statutes shall:
(1) Comply with the general rules for individual accident and sickness policies specified in OAC 365:10-5-5(b), ‘General Rules’;
(2) Provide benefits at least equivalent to the category of coverage specified in OAC 365:10-5-5(f), ‘Major Medical Expense Coverage’; and
(3) Be guaranteed renewable.

[Source: Added at 27 Ok Reg 1565, eff 7-14-10]

365:45-1-2. Standard health benefit plan disclosure requirements
A standard health benefit plan shall contain the following disclosures:
(1) The disclosure required by Section 4415(B)(2) of Title 36 of Oklahoma Statutes shall be located on the first page of the policy or included on a notice affixed to the first page of the policy.
   (A) The disclosure shall be printed in bold type in a font size at least two (2) points larger than the other text of the policy.
   (B) The disclosure shall recite the statutory language verbatim.
(2) At the time of application, but not later than policy delivery, an insurer providing a standard health benefit plan shall provide the applicant or policyholder with a written disclosure statement that includes the information required by Section 4415(C) of Title 36 of the Oklahoma Statutes.
   (A) An insurer shall retain a signed copy of the disclosure statement referenced in this subsection.
   (B) Upon renewal of a standard health benefit plan, an insurer shall provide the disclosure statement referenced in this subsection and shall request the insured to return a signed copy to the insurer.
   (C) Upon request, an insurer shall provide to the Insurance Commissioner a copy of the signed disclosure statement or evidence that the statement was provided to the insured and that the insured was requested to return a signed copy to the insurer.

[Source: Added at 27 Ok Reg 1565, eff 7-14-10]