

## **ADVERTISING** **LONG TERM CARE/MEDICARE SUPPLEMENT**

This list is not a complete list of all statutes and regulations required to be addressed in form filings. It is intended solely to give companies guidance on common areas that are deficient. It is the company's responsibility to keep abreast of all changes to the Montana Insurance Code. Pursuant to § 33-1-501(4), CSI approval of any form may be withdrawn at any point for any reason enumerated in the statute.

The below checklists include hyperlinks to the electronic version of the Montana Code Annotated. MCA [33-1-501](#) and MCA [33-1-502](#) is our authority for forms approval

### **LTC**

- \_\_\_\_\_ **Non-gender** [49-2-309](#)
  - Discount (must have definition) – same definition for all persons
  - no difference in benefits based on marital status
  
- \_\_\_\_\_ **cold lead advertising** [ARM 6.6.3117](#) (2)(c)
  - must contain a solicitation for insurance statement

### **Medicare Supplement**

- \_\_\_\_\_ **Medigap wording not acceptable** [ARM 6.6.519](#) (3)
  
- \_\_\_\_\_ **Discount** (must have definition) [49-2-309](#)
  - same definition for all persons
  - No difference in benefits base on marital status
  
- \_\_\_\_\_ **Solicitation for Insurance** (required) [ARM 6.6.519](#) (2)(C)
  
- \_\_\_\_\_ **Guaranteed Issue language-** Disclosure [ARM 6.6.507C](#) (2)(D)(j)
  - for under age 65, disabled and enrolled in Medicare Part B
  
- \_\_\_\_\_ **Filing requirements for advertising** [MCA 33-22-910](#)