



Ohio Revised Code

Section 3923.37 Prohibiting exclusion or reduction of benefits because of benefits payable under supplemental policy.

Effective: October 13, 1983

Legislation: House Bill 340 - 115th General Assembly

(A) No individual or group sickness and accident insurance policy shall be delivered, issued for delivery, or renewed in this state that excludes or reduces the benefits payable to or on behalf of an insured because benefits are also payable or have been paid under a supplemental sickness and accident policy to which all of the following apply:

- (1) The policy covers a specified disease or a limited plan of coverage.
- (2) The policy is specifically designed, advertised, represented, and sold as a supplement to other basic sickness and accident insurance coverage.
- (3) The entire premium for the policy is paid by the insured, the insured's family, or the insured's guardian.

(B) This section applies to supplemental sickness and accident policies irrespective of the mode or channel of premium payment to the insurer or of any reduction in the premium by virtue of the insured's membership in any organization or the insured's status as an employee.
