

509B.1 Definitions.

As used in this chapter, unless the context otherwise requires:

1. "*Accident or health insurance*" means hospital, surgical, or major medical insurance, or a combination of these.
2. "*Commissioner*" means the state commissioner of insurance.
3. "*Group policy*" means a group accident or health insurance policy issued by an insurance company under chapter 509, a group accident or health contract issued by a health service corporation under chapter 514, or a plan for health care services provided by a health maintenance organization under chapter 514B, or issued or provided by any similar corporation or organization.
4. "*Individual policy*" or "*converted policy*" means an individual accident or health insurance policy issued by an insurance company, or an individual accident or health services contract issued by a health service corporation, or a plan for health care services provided by a health maintenance organization, or provided by any similar corporation or organization.
5. "*Insurance*", "*insures*", and "*insured*" refer to coverage under a group policy, individual policy, or converted policy on a premium-paying basis, and do not include coverage provided solely as an accrued liability or by reason of a disability extension.
6. "*Insurer*" means the entity issuing a group policy or an individual or converted policy.
7. "*Medicare*" means Title XVIII of the United States Social Security Act.
8. "*Premium*" includes any premium or payment or other consideration payable for coverage under a group or individual policy.