

**514D.2 Definitions.**

As used in [this chapter](#), unless the context otherwise requires:

1. “*Accident and sickness insurance*” means individual accident and sickness insurance within the meaning of [section 514A.1](#). “*Accident and sickness insurance*” also means individual subscriber contracts for hospital service, or medical and surgical service, or individual pharmaceutical or optometric service issued under [chapter 514](#), and for purposes of [this chapter](#), corporations issuing contracts under [chapter 514](#) are deemed to be engaged in the business of insurance.

2. “*Form*” means and includes policies, contracts, riders, endorsements and applications used in connection with the sale of accident and sickness insurance under [chapter 514](#) or [chapter 514A](#).

3. “*Medicare*” means the Health Insurance for the Aged Act, Tit. XVIII of the United States Social Security Act added by the amendment of 1965 as amended on or before July 1, 1980.

4. “*Policy*” means the entire contract between the insurer and the insured, including the policy riders, endorsements, and the application, if attached, and includes individual subscriber contracts issued under [chapter 514](#).

[C81, §514D.2]

[2013 Acts, ch 90, §154](#)