

**191—37.31(514D) Appropriateness of recommended purchase and excessive insurance.**

**37.31(1) *Appropriateness.*** In recommending the purchase or replacement of any Medicare supplement policy or certificate, a producer shall make reasonable efforts to determine the appropriateness of a recommended purchase or replacement.

**37.31(2) *No duplication.*** Any sale of a Medicare supplement policy or certificate that will provide an individual more than one Medicare supplement policy or certificate is prohibited.

**37.31(3) *No Medicare supplement for enrollee in Part C.*** An issuer shall not issue a Medicare supplement policy or certificate to an individual enrolled in Medicare Part C unless the effective date of the coverage is after the termination date of the individual's Medicare Part C coverage.

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