

191—38.1(509,514) Purpose.

38.1(1) The purpose of this chapter is to adopt model group coordination of benefit (“COB”) provisions and uniform guidelines for their interpretation and administration as promulgated by the National Association of Insurance Commissioners.

38.1(2) This chapter is intended to establish uniformity in the permissive use of overinsurance provisions to avoid claim delays, duplication of benefits when a person is covered by two or more plans providing benefits for medical, dental, or other care or treatment, and misunderstandings that otherwise result from the use of inconsistent or incompatible provisions among plans.