

**191—38.12 (509,514) Purpose and applicability.**

**38.12(1)** The purpose of this chapter is to adopt the new model provisions for coordination of benefits (COB) as promulgated by the National Association of Insurance Commissioners (NAIC).

**38.12(2)** This division is intended to establish a uniform order of benefit determination under which plans pay claims; to reduce duplication of benefits by permitting a reduction of the benefits to be paid by plans that, pursuant to rules established by this division, do not have to pay benefits first; and to provide greater efficiency in the processing of claims when a person is covered under more than one plan.

**38.12(3)** These rules apply to all plans that are issued on or after January 25, 2006.

[ARC 9164B, IAB 10/20/10, effective 11/24/10]