

**State of Rhode Island and Providence Plantations
OFFICE OF THE HEALTH INSURANCE COMMISSIONER
1511 Pontiac Avenue, Bldg. #69
Cranston, RI 02920**

**CONCISE EXPLANATORY STATEMENT FOR ADOPTION OF OFFICE OF THE
HEALTH INSURANCE COMMISSIONER REGULATION 9**

**ADVERTISEMENTS OF MEDICARE SUPPLEMENT INSURANCE
WITH INTERPRETIVE GUIDELINES**

This regulation is issued pursuant to R.I. Gen. Laws §§ 27-18.2-1 *et seq.*, 27-29-1 *et seq.* and 42-62-12. The purpose of this regulation is to provide prospective purchasers with clear and unambiguous statements in the advertisement of Medicare supplement insurance; to assure the clear and truthful disclosure of the benefits, limitations and exclusions of policies sold as Medicare supplement insurance. Although this is an adoption, a prior version of this regulation had been incorporated from the Department of Business Regulation. This new regulation is based on the most recent model provided by the National Association of Insurance Commissioners (NAIC). The only significant difference between this proposed regulation and the regulation incorporated from DBR is the inclusion of interpretive guidelines provided by the NAIC model.