

ELIGIBLE BLANKET and ASSOCIATION GROUP STATUTES

ST	Eligible Groups – Blanket Health	Eligible Groups – Association Group Health
AK	<p>AK ST s 21.54.070</p> <p>Blanket health insurance is declared to be that form of health insurance covering groups of persons as enumerated in one of the following subdivisions:</p> <p>(1) under a policy or contract issued to a common carrier or to an operator, owner, or lessee of a means of transportation, who or which shall be considered the policyholder, covering a group of persons who may become passengers defined by reference to their travel status on the common carrier or the means of transportation;</p> <p>(2) under a policy or contract issued to an employer, who shall be considered the policyholder, covering a group of employees, dependents, or guests, defined by reference to specified hazards incident to an activity or activities or operations of the policyholder;</p> <p>(3) under a policy or contract issued to a college, school, or other institution of learning, a school district or districts, or school jurisdictional unit, or to the head, principal, or governing board of an educational unit, who or which shall be considered the policyholder covering students, teachers, or employees;</p> <p>(4) under a policy or contract issued to a religious, charitable, recreational, educational, or civic organization, or branch of them, which shall be considered the policyholder, covering a group of members or participants defined by reference to specified hazards incident to an activity or activities or operations sponsored or supervised by the policyholder;</p> <p>(5) under a policy or contract issued to a sports team, camp, or sponsor of them, which shall be considered the policyholder, covering members, campers, employees, officials, or supervisors;</p> <p>(6) under a policy or contract issued to a volunteer fire department, first aid, civil defense, or other volunteer organization, which shall be considered the policyholder, covering a group of members or participants defined by reference to specified hazards incident to an activity or activities or operations sponsored or supervised by the policyholder;</p> <p>(7) under a policy or contract issued to a newspaper or other publisher, which shall be considered the policyholder, covering its carriers;</p> <p>(8) under a policy or contract issued to an association, including a labor union, that has a constitution and bylaws and that has been organized and is maintained in good faith for purposes other than that of obtaining insurance, which shall be considered the policyholder, covering a group of members or participants defined by reference to specified hazards incident to an activity or activities or operations sponsored or supervised by the policyholder;</p> <p>(9) under a policy or contract issued to cover any other risk or class of risks that, in the discretion of the director, may be properly eligible for blanket accident and sickness insurance; the discretion of the director may be exercised on an individual risk basis or class of risks, or both.</p>	<p>AK ST s 21.54.060</p> <p>(2) under a policy issued to an association, including a labor union, that has a constitution and bylaws and that has been organized and is maintained in good faith for purposes other than that of obtaining insurance, insuring members, employees, or employees of members of the association for the benefit of persons other than the association or its officers or trustees; in this paragraph the term "employees" may include retired employees;</p> <p>AK ST s 21.54.500</p> <p>(4) "bona fide association" means an association that</p> <p>(A) has been actively in existence for five years;</p> <p>(B) has been formed and maintained in good faith for purposes other than obtaining insurance;</p> <p>(C) does not condition membership in the association on a health status factor relating to an individual;</p> <p>(D) makes health care insurance available to all members and dependents of members regardless of a health status factor in relation to the member or dependent;</p> <p>(E) does not offer a health care insurance plan to an individual other than in connection with a member of the association; and</p> <p>(F) meets any other requirement established by the director in regulations;</p> <p>(5) "certification of coverage" means a written certification of</p> <p>(A) the period of creditable coverage of an individual under a health benefit plan or health care insurance plan offered in the group market, including coverage under a federal continuation provision; and</p> <p>(B) the waiting period imposed with respect to the individual for coverage under the health benefit plan or health care insurance plan offered in the group market;</p>

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AL	<p>AL ST s 27-20-4 Blanket disability insurance is hereby declared to be that form of disability insurance covering groups of persons as enumerated in one of the following subdivisions:</p> <p>(1) Under a policy or contract issued to any common carrier or to any operator, owner or lessee of a means of transportation, who or which shall be deemed the policyholder, covering a group of persons who may become passengers defined by reference to their travel status on such common carrier or such means of transportation;</p> <p>(2) Under a policy or contract issued to an employer, who shall be deemed the policyholder, covering any group of employees, dependents or guests, defined by reference to specified hazards incident to an activity, or activities, or operations of the policyholder;</p> <p>(3) Under a policy or contract issued to a college, school or other institution of learning, a school district or districts, or school jurisdictional unit or to the head, principal or governing board of any such educational unit, who or which shall be deemed the policyholder, covering students, teachers or employees;</p> <p>(4) Under a policy or contract issued to any religious, charitable, recreational, educational or civic organization, or branch thereof, which shall be deemed the policyholder covering any group of members or participants defined by reference to specified hazards incident to an activity, or activities, or operations sponsored or supervised by such policyholder;</p> <p>(5) Under a policy or contract issued to a sports team, camp or sponsor thereof, which shall be deemed the policyholder, covering members, campers, employees, officials or supervisors;</p> <p>(6) Under a policy or contract issued to any volunteer fire department, first aid, civil defense or other such volunteer organization, which shall be deemed the policyholder, covering any group of members or participants defined by reference to specified hazards incident to an activity, or activities, or operations sponsored or supervised by such policyholder;</p> <p>(7) Under a policy or contract issued to a newspaper or other publisher, which shall be deemed the policyholder, covering its carriers;</p> <p>(8) Under a policy or contract issued to an association, including a labor union, which shall have a constitution and bylaws and which has been organized and is maintained in good faith for purposes other than that of obtaining insurance, which shall be deemed the policyholder, covering any group of members or participants defined by reference to specified hazards incident to an activity, or activities, or operations sponsored or supervised by such policyholder; or</p> <p>(9) Under a policy or contract issued to cover any other risk or class of risks which, in the discretion of the commissioner, may be properly eligible for blanket disability insurance. The discretion of the commissioner may be exercised on an individual risk</p>	<p>AL ST s 27-20-1 Group disability insurance is hereby declared to be that form of disability insurance covering groups of persons as defined in this section, with or without one or more members of their families or one or more of their dependents, or covering one or more members of the families or one or more dependents of such groups of persons, and issued upon the following basis:</p> <p>(2) Under a policy issued to an association, including a labor union, which shall have a constitution and bylaws and which has been organized and is maintained in good faith for purposes other than that of obtaining insurance, insuring members, employees or employees of members of the association for the benefit of persons other than the association or its officers or trustees. The term "employees" as used in this subdivision may include retired employees;</p>

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	basis or class of risks, or both.	
AR	<p>AR ST s 23-86-101 Blanket accident and health insurance is declared to be that form of accident and health insurance covering groups of persons as enumerated in one (1) of the following subdivisions:</p> <p>(1) Under a policy or contract issued to any common carrier or to any operator, owner, or lessee of a means of transportation, who or which shall be deemed the policyholder, covering a group defined as all persons or all persons of a class who may become passengers on the common carrier or such means of transportation;</p> <p>(2) Under a policy or contract issued to an employer, who shall be deemed the policyholder, covering all employees, dependents, or guests, defined by reference to specified hazards incident to the activities or operations of the employer or any class of employees, dependents, or guests similarly defined;</p> <p>(3) Under a policy or contract issued to a school or other institution of learning, camp, or sponsor thereof; or to the head or principal thereof, who or which shall be deemed the policyholder, covering students or campers. Supervisors and employees may be included;</p> <p>(4) Under a policy or contract issued in the name of any religious, charitable, recreational, educational, or civic organization, which shall be deemed the policyholder, covering participants in activities sponsored by the organization;</p> <p>(5) Under a policy or contract issued to a sports team or sponsors thereof which shall be deemed the policyholder, covering members, officials, and supervisors;</p> <p>(6) Under a policy or contract issued in the name of any volunteer fire department, first aid, or other such volunteer group, or agency having jurisdiction thereof, which shall be deemed the policyholder, covering all of the members of the fire department or group;</p> <p>(7) Under a policy or contract issued to cover any other risk or class of risks which, in the discretion of the insurance commissioner, may be properly eligible for blanket accident & health insurance. The discretion of the commissioner may be exercised on an individual risk basis or class of risks, or both.</p>	<p>s 23-86-106 Group disability insurance -- Definition.</p> <p>Group disability insurance is declared to be that form of disability insurance covering groups of persons as defined in this section, with or without one (1) or more members of their families or one (1) or more of their dependents, or covering one (1) or more members of the families or one (1) or more dependents of the groups of persons, and issued upon the following basis</p> <p>: (2) Under a policy issued to an association, including a labor union, which shall have a constitution and bylaws and which has been organized and is maintained in good faith for purposes other than that of obtaining insurance or insuring members, employees, or employees of members of the association for the benefit of persons other than the association or its officers or trustees. The term "employees" as used in this subdivision may include retired employees;</p> <p>Arkansas HIPAA law applies to "group health plans" which is defined to mean an employee benefit plan (AR ST s 23-86-303 (p)). The state HIPAA law includes the following definition:</p> <p>AR ST s 23-86-303 (b) Bona fide association. The term "bona fide association" means, with respect to health insurance coverage offered in Arkansas, an association which:</p> <p>(1) Has been actively in existence for at least five (5) years;</p> <p>(2) Has been formed and maintained in good faith for purposes other than obtaining insurance;</p> <p>(3) Does not condition membership in the association on any health status- related factor relating to an individual including an employee of an employer or a dependent of an employee;</p> <p>(4) Makes health insurance coverage offered through the association available to all members regardless of any health status-related factor relating to such members or individuals eligible for coverage through a member;</p> <p>(5) Does not make health insurance coverage offered through the association available other than in connection with a member of the association; and</p> <p>(6) Meets such additional requirements as may be imposed under Arkansas law.</p> <p>(r) Health insurance coverage. The term "health insurance coverage" means benefits consisting of medical care, provided directly, through insurance or reimbursement or otherwise and including items and services paid for as medical care, under any hospital or medical service policy or certificate, hospital or medical service plan contract, or health maintenance organization contract offered by a health insurance issuer.</p>
AZ	20-1404	Group disability insurance is that form of disability insurance covering groups of persons

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	<p>A Blanket disability insurance is that form of disability insurance covering special groups of persons as enumerated in one of the following paragraphs:</p> <ol style="list-style-type: none"> 1. Under a policy or contract issued to any common carrier, which shall be deemed the policyholder, covering a group defined as all persons who may become passengers on such common carrier. 2. Under a policy or contract issued to an employer, who shall be deemed the policyholder, covering all employees or any group of employees defined by reference to exceptional hazards incident to such employment. Dependents of the employees and guests of the employer may also be included where exposed to the same hazards. 3. Under a policy or contract issued to a college, school or other institution of learning or to the head or principal thereof, who or which shall be deemed the policyholder, covering students or teachers. 4. Under a policy or contract issued in the name of any volunteer fire department or first aid or other such volunteer group, or agency having jurisdiction thereof, which shall be deemed the policyholder, covering all of the members of such fire department or group. 5. Under a policy or contract issued to a creditor, who shall be deemed the policyholder, to insure debtors of the creditor. 6. Under a policy or contract issued to a sports team or to a camp or sponsor thereof, which team or camp or sponsor thereof shall be deemed the policyholder, covering members or campers. 7. Under a policy or contract which is issued to any other substantially similar group and which, in the discretion of the director, may be subject to the issuance of a blanket disability policy or contract. 	<p>as defined below, with or without one or more members of their families or one or more of their dependents, or covering one or more members of the families or one or more dependents of persons in such groups, and issued upon the following basis:</p> <ol style="list-style-type: none"> 2. Under a policy issued to an association, including a labor union, which shall have a constitution and bylaws and which has been organized and is maintained in good faith for purposes other than that of obtaining insurance, insuring at least twenty-five members, employees or employees of members of the association for the benefit of persons other than the association or its officers or trustees. The term "employees" as used herein shall be deemed to include retired employees. <p>AZ ST s 20-1401</p>
CA	<p>s 10270.2(a) – (f)</p> <p>Blanket insurance is that form of insurance providing coverage for specified circumstances and insuring by description all or nearly all persons within a class of persons defined in a policy issued to a master policyholder, and not by specifically naming the persons covered (by certificate or otherwise, although a statement of the coverage provided may be given, or required by the policy to be given to persons eligible). The permitted types of blanket insurance are those where the blanket policy is issued to any of the following:</p> <ol style="list-style-type: none"> (a) A volunteer fire company providing benefits to members only in event of accident incurred while performing actions incident to such membership. (b) A college, school, or other institution of learning, a school district or districts or school jurisdictional unit, or to the head, principal, or governing board of any such educational unit who or which shall be deemed the policyholder; providing benefits to students without necessarily any restriction as to activity, time, or place, or to teachers or employees while performing actions incident to special duties, such as at camps, at summer playgrounds, or during tours or excursions; and providing benefits to such 	<p>Group disability insurance is that form of disability insurance which conforms to all of the following conditions:</p> <ol style="list-style-type: none"> (a) [Master policy.] Written under a master policy, (3) [Associations having constitution and bylaws.] Issued to any association having a constitution and bylaws and formed and continuously maintained in good faith for purposes other than that of obtaining insurance, offering insurance to all the eligible members, or class of members, of such association and covering not less than three such members or such members together with their dependents or spouses and not less than 25 percent of all eligible members, or class of members, for amounts of insurance based upon some plan which will preclude individual selection by the member as to the amount of his or her insurance coverage thereunder. If the master policy is to be issued to cover members of labor unions, it may be issued to more than one such union; or (4) [Association, trust, or trustees of fund established for benefit of one or more associations.] Issued to an association or to a trust, or to the trustees of a fund established, created, or maintained for the benefit of members of one or more

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	<p>students, teachers, or employees, and spouses and dependents of such students, teachers, and employees, for death or dismemberment resulting from accident or for hospital, medical, surgical, drug, or nursing expenses resulting from accident or sickness.</p> <p>(c) A proprietor or sponsor of an organized camping institution, who shall be deemed the policyholder, providing benefits to campers or persons responsible for their support for death or dismemberment resulting from accident, or for hospital, medical, surgical, or nursing expenses resulting from accident to such campers or arising out of sickness of such campers, provided the accident or the first manifestation of such sickness occurs while such campers are in or on the buildings or premises of the camp institution, or being transported between their homes and the camp institution, or while at any other place as an incident to camp-sponsored activities or while being transported to, from, or between such places.</p> <p>(d) To a newspaper, farm paper, magazine, or other periodical publication, which shall be deemed the policyholder, providing benefits for independent contractors, such as newsboys, dealers, distributors, wholesalers, or others engaged in the sale, distribution, collecting for, or other activities pertaining to, the marketing and delivery of such publications, including attendance at a coaching school or participation as a member of a trip organized, supervised, and sponsored as a reward for meritorious service, on account of loss resulting from accident or sickness, such benefit to be payable to such independent contractors or to their parents, guardians, or other persons responsible for their support.</p> <p>When the premium for the insurance is paid by the person insured, he may, upon request, obtain from the insurer in certificate form a copy of the policy.</p> <p>(e) Any religious, charitable, recreational, educational, athletic or civic organization, or branch thereof, which shall be deemed the policyholder, providing benefits to members, employees, or participants for death or dismemberment or for hospital, medical, surgical, or nursing expenses all resulting from accident incurred incident to specific hazards pertaining to any activity or activities or operations sponsored or supervised by such policyholder.</p> <p>(f) To a policy issued in application of an employer, a majority of the employees in this state of an employer, or both, to pay the benefits afforded by a voluntary plan of unemployment compensation disability insurance. Notwithstanding the provisions of Section 10113, such policies may incorporate by reference any of the appropriate provisions of Part 2 (commencing with Section 2601) of Division 1 of the Unemployment Insurance Code and the authorized regulations of the Director of Employment Development.</p>	<p>associations. The association or associations shall have at the outset a minimum membership of 100 persons, and shall be organized and maintained in good faith for purposes other than that of obtaining insurance. The association or associations shall have been in active existence for at least two years, and shall have a constitution and bylaws which require regular meetings not less than annually to further purposes of the members. The members shall have voting privileges and representation on the governing board or boards and committees.</p> <p>CA INS s 10270.5;</p>

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	<p>A "blanket policy" is any disability policy of the nature herein described sold to any of the entities described in subdivision (a), (b), (c), (d), (e), or (f) of this section and providing coverage for any group of persons within permitted categories defined in the policy. Policies referred to in subdivision (f) shall comply with the provisions of this section specifically referring thereto. Policies referred to in subdivision (a), (b), (c), (d), or (e) may provide that the cost of the insurance coverage shall be borne by either the policyholder, or the individuals insured or their parents or guardians, payable through the policyholder. In the absence of a policy provision excluding coverage for otherwise covered individuals who have not individually enrolled with the policyholder and undertaken to pay all or a specified portion of the premium allocable to such individual, such policy shall provide the described insurance for all who fall within the categories of covered individuals defined in the policy. Such policy may, but is not required to, contain provisions requiring a minimum number of participating persons or a minimum percentage of participation before the policy is effective. In the absence of such a provision coverage shall not be denied any individual otherwise eligible on those grounds.</p>	
CO	<p>s 10-16-215 (1) Blanket sickness and accident insurance is declared to be that form of sickness and accident insurance covering special groups of not less than ten persons as enumerated in one of the following paragraphs (a) to (e) of this subsection (1): (a) Under a policy or contract issued to any common carrier, which shall be deemed the policyholder, covering a group defined as all persons who may become passengers on such common carrier; (b) Under a policy or contract issued to an employer, who shall be deemed the policyholder, covering any group of employees defined by reference to exceptional hazards incident to such employment; (c) Under a policy or contract issued to a college, school, or other institution of learning or to the head or principal thereof, who shall be deemed the policyholder, covering students or teachers; (d) Under a policy or contract issued in the name of any volunteer fire department, first aid, or other such volunteer group, which shall be deemed the policyholder, covering all of the members of such department or group; (e) Under a policy or contract issued to any other substantially similar group which, in the discretion of the commissioner, may be subject to the issuance of a blanket sickness and accident policy or contract.</p>	<p>(5.5) "Bona fide association" means, with respect to health insurance coverage offered in Colorado, an association which: (a) Has been actively in existence for at least five years; (b) Has been formed and maintained in good faith for purposes other than obtaining insurance and does not condition membership on the purchase of association-sponsored insurance; (c) Does not condition membership in the association on any health status-related factor relating to an individual (including an employee of an employer or a dependent of an employee) and clearly so states in all membership and application materials; (d) Makes health insurance coverage offered through the association available to all members regardless of any health status-related factor relating to such members (or individuals eligible for coverage through a member) and clearly so states in all marketing and application materials; (e) Does not make health insurance coverage offered through the association available other than in connection with a member of the association and clearly so states in all marketing and application materials; and (f) Provides and annually updates information necessary for the commissioner to determine whether or not an association meets the definition of a bona fide association before qualifying as a bona fide association for the purposes of this article 16.</p> <p>CO ST s 10-16-102</p>
CT	N/A	CT does not define eligible groups. No eligible group statutes found.
DC	N/A	DC does not define eligible groups. No eligible group statutes found.

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DE	<p>18 s 3540</p> <p>Blanket health insurance is hereby declared to be that form of health insurance covering groups of persons as enumerated in 1 of the following subdivisions:</p> <p>(1) Under a policy or contract issued to any common carrier or to any operator, owner or lessee of a means of transportation, who or which shall be deemed the policyholder, covering a group of persons who may become passengers defined by reference to their travel status on such common carrier or such means of transportation;</p> <p>(2) Under a policy or contract issued to an employer, who shall be deemed the policyholder, covering any group of employees, dependents or guests, defined by reference to specified hazards incident to an activity or activities or operations of the policyholder.</p> <p>(3) Under a policy or contract issued to a college, school or other institution of learning, a school district or districts or school jurisdictional unit, or to the head, principal or governing board of any such educational unit, who or which shall be deemed the policyholder, covering students, teachers or employees;</p> <p>(4) Under a policy or contract issued to any religious, charitable, recreational, educational or civic organization, or branch thereof, which shall be deemed the policyholder, covering any group of members or participants defined by reference to specified hazards incident to any activity or activities or operations sponsored or supervised by such policyholder;</p> <p>(5) Under a policy or contract issued to a sports team, camp or sponsor thereof, which shall be deemed the policyholder, covering members, campers, employees, officials or supervisors;</p> <p>(6) Under a policy or contract issued to any volunteer fire department, first aid, civil defense or other such volunteer organization, which shall be deemed the policyholder, covering any group of members or participants defined by reference to specified hazards incident to any activity or activities or operations sponsored or supervised by such policyholder;</p> <p>(7) Under a policy or contract issued to a newspaper or other that of obtaining insurance, which shall be deemed the policyholder, covering its carrier;</p> <p>(8) Under a policy or contract issued to an association, including a labor union, which has a constitution and bylaws, statement of organization or substantially similar document and which has been organized and is maintained in good faith for purposes other than that of obtaining insurance, which shall be deemed the policyholder, covering any group of members or participants defined by reference to specified hazards incident to an activity or activities or operations sponsored or supervised by such policyholder;</p> <p>(9) Under a policy or contract issued to cover any other risk or class of risks which, in the discretion of the Commissioner, may be properly eligible for blanket health insurance. The discretion of the Commissioner may be exercised on an individual risk</p>	<p>18 s 3506 Association groups.</p> <p>(a) "Bona fide association" means, with respect to health insurance coverage offered in Delaware, an association which:</p> <p>(1) Has been actively in existence for at least 5 years;</p> <p>(2) Has been formed and maintained in good faith for purposes other than obtaining insurance and does not condition membership on the purchase of association-sponsored insurance;</p> <p>(3) Does not condition membership in the association on any health status-related factor relating to an individual (including an employee of an employer or a dependent of an employee) and clearly so states in all membership and application materials;</p> <p>(4) Makes health insurance coverage offered through the association available to all members regardless of any health status-related factor relating to such members (or individuals eligible for coverage through a member) and clearly so states in all marketing and application materials;</p> <p>(5) Does not make health insurance coverage offered through the association available other than in connection with a member of the association and clearly so states in all marketing and application materials; and</p> <p>(6) Provides and annually updates information necessary for the Commissioner to determine whether or not an association meets the definition of a bona fide association before qualifying as a bona fide association for the purposes of this chapter.</p> <p>DE ST TI 18 s 3506</p>

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	basis or class of risks, or both.	
FL	<p>s 627.659 Blanket health insurance is that form of health insurance which covers special groups of individuals as enumerated in one of the following subsections:</p> <p>(1) Under a policy or contract issued to any common carrier, which shall be deemed the policyholder, covering a group defined as all persons who may become passengers on such common carrier.</p> <p>(2) Under a policy or contract issued to an employer, who shall be deemed the policyholder, covering any group of employees defined by reference to exceptional hazards incident to such employment, or under a policy or contract issued to an employer when all employees are covered under any such policy or contract.</p> <p>(3) Under a policy issued to a school, district school system, college, university, or other institution of learning, or to the official or officials of such institution insuring the students and teachers. Any such policy issued may insure the spouse or dependent children of the insured student.</p> <p>(4) Under a policy or contract issued in the name of any volunteer fire department or first-aid group or other such volunteer group, which shall be deemed the policyholder, covering all of the members of such department or group.</p> <p>(5) Under a policy or contract issued to an organization, or branch thereof, such as the Boy Scouts of America, the Future Farmers of America, religious or educational bodies, or similar organizations, or to an individual, firm, or corporation, holding or operating meetings such as summer camps or other meetings for religious, instructive, or recreational purposes, covering all those attending such camps or meetings, including counselors, instructors, and persons in other administrative positions.</p> <p>(6) Under a policy or contract issued in the name of a newspaper, which shall be deemed the policyholder, covering independent contractor newspaper delivery persons.</p> <p>(7) Under a policy or contract issued in the name of a health care provider, which shall be deemed the policyholder, covering patients. This coverage may be offered to patients of a health care provider but may not be made a condition of receiving care. The benefits provided under such policy or contract shall not be assignable to any health care provider.</p> <p>(8) Under a policy or contract issued to any health maintenance organization licensed pursuant to the provisions of part I of chapter 641, which shall be deemed the policyholder, covering the subscribers of the health maintenance organization. Payment may be made directly to the health maintenance organization by the blanket health insurer for health care services rendered by providers pursuant to the health care delivery plan.</p>	<p>> 627.654. Labor union and association groups</p> <p>(1) A group of individuals may be insured under a policy issued to an association, including a labor union, which association has a constitution and bylaws and not less than 25 individual members and which has been organized and has been maintained in good faith for a period of 1 year for purposes other than that of obtaining insurance, or to the trustees of a fund established by such an association, which association or trustees shall be deemed the policyholder, insuring at least 15 individual members of the association for the benefit of persons other than the officers of the association, the association or trustees.</p> <p>(2) No such policy of insurance as defined in subsection (1) may be issued to any such association, unless all individual members of such association, or all of any class or classes thereof, are declared eligible and acceptable to the insurer at the time of issuance of the policy.</p> <p>(3) Any such policy may insure the spouse or dependent children with or without the member being insured.</p> <p><</p> <p>FL ST s 627.654 (</p> <p>5) As used in this section, the term "bona fide association" means an association that:</p> <p>(a) Has been actively in existence for at least 5 years;</p> <p>(b) Has been formed and maintained in good faith for purposes other than obtaining insurance;</p> <p>(c) Does not condition membership in the association on any health-status- related factor that relates to an individual, including an employee of an employer or a dependent of an employee;</p> <p>(d) Makes health insurance coverage offered through the association available to all members regardless of any health-status-related factor that relates to such members or individuals eligible for coverage through a member; and</p> <p>(e) Does not make health insurance coverage offered through the association available other than in connection with a member of the association.</p> <p>FL ST s 627.6571</p>
GA	<p>s 33-30-3 "Blanket accident and sickness insurance" is that form of group accident and sickness</p>	<p>GA ST 33-30-1 (a) "Group accident and sickness insurance" is that form of accident and sickness insurance covering the groups of persons listed in paragraphs (1)</p>

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	<p>insurance covering the groups of persons listed in paragraphs (1) through (6) and issued upon the following basis:</p> <p>(1) Under a group policy or contract issued to any common carrier or to any operator, owner, or lessee of a means of transportation, who or which shall be deemed the policyholder, covering a group defined as all persons or all persons of a class who may become passengers on such common carrier or such means of transportation;</p> <p>(2) Under a group policy or contract issued to an employer, who shall be deemed the policyholder, covering all employees, dependents, or guests defined by reference to specified hazards incident to the activities or operations of the employer or any class of employees, dependents, or guests similarly defined;</p> <p>(3) Under a group policy or contract issued to a school or other institution of learning, a camp, the sponsor of the institution of learning or camp, or to the head or principal thereof, who or which shall be deemed the policyholder, covering students or campers; and supervisors and employees may be included;</p> <p>(4) Under a group policy or contract issued in the name of any religious, charitable, recreational, educational, or civic organization, which shall be deemed the policyholder, covering participants in activities sponsored by the organization;</p> <p>(5) Under a group policy or contract issued to a sports team or sponsors thereof, which shall be deemed the policyholder, covering members, officials, and supervisors; or</p> <p>(6) Under a group policy or contract issued to cover any other risk or class of risks which in the discretion of the Commissioner may be properly eligible for blanket accident and sickness insurance. The discretion of the Commissioner may be exercised on an individual risk basis or class of risks, or both.</p>	<p>through (6) of this subsection, with or without one or more members of their families or one or more of their dependents or covering one or more members of the families or one or more dependents of persons in such groups, and issued upon the following basis:</p> <p>(2) Under a policy issued to an association, including a labor union, which shall have a constitution and bylaws and which has been organized and is maintained in good faith for purposes other than that of obtaining insurance, insuring at least 25 members, employees, or employees of members of the association for the benefit of persons other than the association or its officers or trustees. As used in this paragraph, the term "employees" may include retired employees;</p> <p>(3) Under a policy issued to the trustees of a fund established by two or more employers in the same industry, by one or more labor unions, by one or more employers and one or more labor unions, or by an association, as defined in paragraph (2) of this Code section, which trustees shall be deemed the policyholder, to insure not less than 25 employees of the employers or members of the union or of such association or of members of such association for the benefit of persons other than the employers or other unions or such associations.</p> <p>(b) As used in this chapter, the term "true association" means an organization that:</p> <p>(1) Has been in existence for at least five years;</p> <p>(2) Has been formed and maintained in good faith for purposes other than obtaining insurance;</p> <p>(3) Does not condition membership in the association on any health status related factor relating to an individual (including an employee of an employer or a dependent of an employee);</p> <p>(4) Makes health insurance coverage offered through the association available to all members regardless of any health status related factor relating to such members (or individual eligible for coverage through a member);</p> <p>(5) Does not make health insurance coverage offered through the association available other than in connection with a member of the association; and</p> <p>(6) Meets such additional requirements as may be imposed under Georgia law or regulation.</p>
HI	431:10A-201 For the purposes of this article:	(4) Group disability insurance means that form of disability insurance

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	<p>(1)(A) Blanket disability insurance policy means any policy or contract of disability insurance which conforms with the description and complies with one of the following requirements:</p> <p>(i) A policy issued to any common carrier of passengers, which carrier shall be deemed the policyholder, covering a group defined as all persons who may become such passengers, and whereby such passengers shall be insured against loss or damage resulting from death or bodily injury either while, or as a result of, being such passengers.</p> <p>(ii) A policy issued in the name of any volunteer fire department, first aid or ambulance squad, or volunteer police organization, which shall be deemed the policyholder, and covering all the members of any such organization against loss from accidents resulting from hazards incidental to duties in connection with such organizations.</p> <p>(iii) A policy issued in the name of any established organization whether incorporated or not, having community recognition and operated for the welfare of the community and its members and not for profit, which shall be deemed the policyholder, and covering all volunteer workers who serve without pecuniary compensation and the members of the organization, against loss from accidents occurring while engaged in the actual performance of duties on behalf of such organization or in the activities thereof.</p> <p>(iv) A policy issued to an employer, who shall be deemed the policyholder, covering any group of employees defined by reference to exceptional hazards incident to such employment, insuring such employees against death or bodily injury resulting while, or from, being exposed to such exceptional hazards.</p> <p>(v) A policy covering students or employees issued to a college, school, or other institution of learning or to the head of principal thereof, who or which shall be deemed the policyholder.</p> <p>(vi) A policy issued to a substantially similar group who, in the discretion of the commissioner, may be properly eligible for blanket disability insurance.</p>	<p>covering groups of persons, with or without their dependents and family members, and issued under a master policy to:</p> <p>(A) Such groups as qualify for group life insurance under > section 431:10D-201 to > section 431:10D-211 of this code; or</p> <p>(B) An automobile club formed for purposes other than obtaining group insurance, covering the members of the club.</p> <p>HI ST s 431:10A-201</p>
IA	<p>191-35.3(1)</p> <p>Blanket accident and sickness insurance is hereby declared to be that form of accident, sickness or accident and sickness insurance designed to insure against specified hazards incident to or defined by reference to a particular activity or activities and covering groups of persons as enumerated in the following subparagraphs:</p> <p>a. Under a policy issued to an employer, who shall be deemed the policyholder covering any group of employees defined by reference to specific hazards incident to an activity or activities of the policyholder.</p> <p>b. Under a policy issued to a college, high school, junior high school, grade school, school district, school jurisdictional unit or other institution of learning; or to the head,</p>	<p>509.1 Form of policy.</p> <p>No policy of group life, accident or health insurance shall be delivered in this state unless it conforms to one of the following descriptions:</p> <p>2. A policy issued to any one of the following to be considered the policyholder:</p> <p>a. An advisory, supervisory, or governing body or bodies of a regularly organized religious denomination to insure its clergy, priests, or ministers of the gospel.</p> <p>b. A teachers' association, to insure its members.</p> <p>c. A lawyers' association, to insure its members.</p> <p>d. A volunteer fire company, to insure all of its members.</p> <p>e. A fraternal society or association, or any subordinate lodge or branch thereof, to insure its members.</p>

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	<p>principal, governing board of any such educational unit who or which shall be deemed the policyholder covering students, teachers or employees.</p> <p>c. Under a policy issued to any religious, charitable or educational organization, or branch thereof, which shall be deemed the policyholder covering any group of members or participants defined by reference to specified hazards incident to an activity or activities sponsored or supervised by such policyholder.</p> <p>d. Under a policy issued to a sports team, youth camp, recreational organization or sponsor thereof, which shall be deemed the policyholder, covering members, campers, participants, employees, officials or supervisors.</p> <p>e. Under a policy issued to any volunteer fire department, first aid, civil defense or other such volunteer organizations, which shall be deemed the policyholder, covering any group of members or participants defined by reference to specified hazards incident to an activity or activities or operations sponsored or supervised by such policyholder.</p> <p>f. Under a policy issued to a newspaper or other publisher, which shall be deemed the policyholder, covering its carriers.</p> <p>g. Under a policy issued to an association, other than a labor union, trade association or industrial association, which shall have a constitution and bylaws and which has been organized and is maintained in good faith for purposes other than that of obtaining insurance, which shall be deemed the policyholder, covering any group of members or participants defined by reference to specified hazards incident to an activity or activities or operations sponsored or supervised by such policyholder.</p> <p>h. Under a policy issued to cover any other risk or class of risks which, in the discretion of the commissioner, may be properly eligible for blanket accident and sickness insurance. The discretion of the commissioner may be exercised on an individual risk basis or class of risks, or both.</p>	<p>f. A common principal of any group of persons similarly engaged between whom there exists a contractual relationship, to insure the members of such group.</p> <p>g. An association, the members of which are students, teachers, administrators or officials of any elementary or secondary school or of any college, to insure the members thereof. For the purpose of this paragraph the students, teachers, administrators or officials of or for any such school or college shall constitute an association.</p> <p>8. A policy issued to a resident of this state under a group life, accident, or health insurance policy issued to a group other than one described in subsections 1 through 7, subject to the following requirements:</p> <p>a. The commissioner determines that all of the following apply:</p> <p>(1) The issuance of the group policy is not contrary to the best interest of the public.</p> <p>(2) The issuance of the group policy will result in economies of acquisition or administration.</p> <p>(3) The benefits under the group policy are reasonable in relation to the premium charged.</p> <p>b. The commissioner need not make a determination under paragraph "a" if the commissioner determines that the group insurance coverage offered in this state by an insurer or other person is offered under a policy issued in another state and that state or another state in which the policy is offered, having requirements substantially similar to those in paragraph "a", has determined that the policy meets those requirements.</p>
ID	<p>41-2206</p> <p>Blanket disability insurance" is hereby declared to be that form of disability insurance covering groups of persons as enumerated in one (1) of the following subdivisions.</p> <p>(1) Under a policy or contract issued to any common carrier or to any operator, owner or lessee of a means of transportation, who or which shall be deemed the policyholder, covering a group defined as all persons or all persons of a class who may become passengers on such common carrier or such means of transportation.</p> <p>(2) Under a policy or contract issued to an employer, who shall be deemed the policyholder, covering the employer and all employees, dependents or guests, defined by reference to specified hazards incident to the activities or operations of the employer or any class of employees, dependents or guests similarly defined.</p> <p>(3) Under a policy or contract issued to a school, or other institution of learning, camp or sponsor thereof; or to the head or principal thereof, who or which shall be deemed the policyholder, covering students or campers. Supervisors and employees may be included.</p>	<p>> 41-2202 "Group disability insurance" defined -- Eligible groups.</p> <p>"Group disability insurance" is hereby declared to be that form of disability insurance covering groups of persons as defined below, with or without one or more members of their families or one or more of their dependents, or covering one or more members of the families or one or more dependents of such groups of persons, and issued upon the following basis:</p> <p>(2) Under a policy issued to an association, including a labor union, which shall have a constitution and by-laws and which has been organized and is maintained in good faith for purposes other than that of obtaining insurance, insuring members, employees, or employees of members of the association for the benefit of persons other than the association or its officers or trustees. The term "employees" as used herein may include retired employees.</p>

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	<p>(4) Under a policy or contract issued in the name of any religious, charitable, recreational, educational, or civic organization, which shall be deemed the policyholder, covering participants in activities sponsored by the organization.</p> <p>(5) Under a policy or contract issued to a sports team or sponsors thereof which shall be deemed the policyholder, covering members, officials and supervisors.</p> <p>(6) Under a policy or contract issued in the name of any volunteer fire department, first aid, or other such volunteer group, or agency having jurisdiction thereof, which shall be deemed the policyholder, covering all of the members of such fire department or group.</p> <p>(7) Under a policy or contract issued to cover any other risk or class of risks which, in the discretion of the director may be properly eligible for blanket disability insurance. The discretion of the director may be exercised on an individual risk basis or class of risks, or both.</p>	
IL	<p>215 ILCS 5/367a Blanket accident and health insurance. (1) Blanket accident and health insurance is that form of accident and health insurance covering special groups of persons as enumerated in one of the following paragraphs (a) to (g), inclusive:</p> <p>(a) Under a policy or contract issued to any carrier for hire, which shall be deemed the policyholder, covering a group defined as all persons who may become passengers on such carrier.</p> <p>(b) Under a policy or contract issued to an employer, who shall be deemed the policyholder, covering all employees or any group of employees defined by reference to exceptional hazards incident to such employment.</p> <p>(c) Under a policy or contract issued to a college, school, or other institution of learning or to the head or principal thereof, who or which shall be deemed the policyholder, covering students or teachers.</p> <p>(d) Under a policy or contract issued in the name of any volunteer fire department, first aid, or other such volunteer group, which shall be deemed the policyholder, covering all of the members of such department or group.</p> <p>(e) Under a policy or contract issued to a creditor, who shall be deemed the policyholder, to insure debtors of the creditors; Provided, however, that in the case of a loan which is subject to the Small Loans Act, {Footnote 1} no insurance premium or other cost shall be directly or indirectly charged or assessed against, or collected or received from the borrower.</p> <p>(f) Under a policy or contract issued to a sports team or to a camp, which team or camp sponsor shall be deemed the policyholder, covering members or campers.</p> <p>(g) Under a policy or contract issued to any other substantially similar group which, in the discretion of the Director, may be subject to the issuance of a blanket accident and health policy or contract.</p>	<p>"Beneficiary" has the meaning given such term under Section 3(8) of the Employee Retirement Income Security Act of 1974. > [FN1]</p> <p>"Bona fide association" means, with respect to health insurance coverage offered in a State, an association which:</p> <p>(1) has been actively in existence for at least 5 years;</p> <p>(2) has been formed and maintained in good faith for purposes other than obtaining insurance;</p> <p>(3) does not condition membership in the association on any health status- related factor relating to an individual (including an employee of an employer or a dependent of an employee);</p> <p>(4) makes health insurance coverage offered through the association available to all members regardless of any health status-related factor relating to such members (or individuals eligible for coverage through a member);</p> <p>(5) does not make health insurance coverage offered through the association available other than in connection with a member of the association; and</p> <p>(6) meets such additional requirements as may be imposed under State law.</p> <p>IL ST CH 215 s 97/5</p>
IN	<p>27-8-5-15 (a) No policy of blanket accident and sickness insurance shall be delivered or issued</p>	<p>> 27-8-5-16 Policy of group accident and sickness insurance; requirements</p>

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	<p>for delivery in this state unless it conforms to the requirements of this section.</p> <p>(1) A policy may be issued to any common carrier or to any operator, owner or lessee of a means of transportation, who or which shall be deemed the policyholder, covering a group of persons who may become passengers defined by reference to their travel status on such common carrier or such means of transportation.</p> <p>(2) A policy may be issued to an employer, who shall be deemed the policyholder, covering any group of employees, dependents or guests, defined by reference to specified hazards incident to an activity or activities or operations of the policyholder.</p> <p>(3) A policy may be issued to a college, school, or other institution of learning, a school district or districts, or school jurisdictional unit, or to the head, principal, or governing board of any such educational unit, who or which shall be deemed the policyholder, covering students, teachers, or employees.</p> <p>(4) A policy may be issued to any religious, charitable, recreational, educational, or civic organization, or branch thereof, which shall be deemed the policyholder, covering any group of members or participants defined by reference to specified hazards incident to any activity or activities or operations sponsored or supervised by such policyholder.</p> <p>(5) A policy may be issued to a sports team, camp, or sponsor thereof, which shall be deemed the policyholder, covering members, campers, employees, officials, or supervisors.</p> <p>(6) A policy may be issued to any volunteer fire department, first aid, emergency management, or other such volunteer organization, which shall be deemed the policyholder, covering any group of members or participants defined by reference to specified hazards incident to an activity or activities or operations sponsored or supervised by such policyholder.</p> <p>(7) A policy may be issued to a newspaper or other publisher, which shall be deemed the policyholder, covering its carriers.</p> <p>(8) A policy may be issued to an association, including a labor union, which shall have a constitution and bylaws and which has been organized and is maintained in good faith for purposes other than that of obtaining insurance, which shall be deemed the policyholder, covering any group of members or participants defined by reference to specified hazards incident to an activity or activities or operations sponsored or supervised by such policyholder.</p> <p>(9) A policy may be issued to cover any other risk or class of risks which, in the discretion of the commissioner, may be properly eligible for blanket accident and sickness insurance. The discretion of the commissioner may be exercised on an individual risk basis or class of risks, or both.</p>	<p>Sec. 16. Except as provided in sections 17 and 24 of this chapter, no policy of group accident and sickness insurance may be delivered or issued for delivery to a group that has a legal situs in Indiana unless it conforms to one (1) of the following descriptions:</p> <p>(5) A policy issued to an association or to a trust or to one (1) or more trustees of a fund established, created, or maintained for the benefit of members of one (1) or more associations. The association or associations must have at the outset a minimum of one hundred (100) persons, must have been organized and maintained in good faith for purposes other than that of obtaining insurance, must have been in active existence for at least one (1) year, and must have a constitution and bylaws that provide that the association or associations hold regular meetings not less than annually to further purposes of the members, that, except for credit unions, the association or associations collect dues or solicit contributions from members, and that the members have voting privileges and representation on the governing board and committees. T</p>
KS	<p>40-2210 (A) Blanket sickness and accident insurance is hereby declared to be that form of sickness and accident insurance covering special groups of persons as enumerated</p>	<p>KS ST s 40-2209</p>

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	<p>in one of the following paragraphs (1) to (8) inclusive:</p> <p>(1) Under a policy or contract issued to any common carrier, or to any operator, owner or lessee of a means of transportation, who or which shall be deemed the policyholder, covering a group defined as all persons who may become passengers on such common carrier or such means of transportation.</p> <p>(2) Under a policy or contract issued to a college, school or other institutions of learning, a school district or districts, or school jurisdictional unit, or to the head, or principal, or governing board of any such educational unit, who or which shall be deemed the policyholder, covering students, teachers or other employees.</p> <p>(3) Under a policy or contract issued to any volunteer fire department, first aid, civil defense, or other such volunteer organization, which shall be deemed the policyholder, covering all the members of such department or group, defined by reference to specified hazards incident to an activity or activities or operations sponsored or supervised by such policyholder.</p> <p>(4) Under a policy or contract issued to a sports team, camp or sponsor thereof, which shall be deemed the policyholder, covering ten (10) or more members, campers, employees, officials or supervisors.</p> <p>(5) Under a policy or contract issued to an employer, who shall be deemed the policyholder, covering any group of employees, dependents or guests, defined by reference to specified hazards incident to an activity or activities or operations of the policyholder.</p> <p>(6) Under a policy or contract issued to any religious, charitable, recreational, educational, or civic organization, or branch thereof, which shall be deemed the policyholder, covering any group of members or participants defined by reference to specified hazards incident to an activity or activities or operations sponsored or supervised by such policyholder.</p> <p>(7) Under a policy or contract issued to a newspaper or other publisher, which shall be deemed the policyholder, covering its carriers.</p> <p>(8) Under a policy or contract issued to any other type of group which the commissioner of insurance may find properly subject to the issuance of blanket sickness and accident policy or contract.</p>	<p>(F) Group accident and health insurance may be offered to a group under the following basis: (5) A policy issued to an association which has been organized and is maintained for the purposes other than that of obtaining insurance, insuring at least 25 members, employees, or employees of members of the association for the benefit of persons other than the association or its officers. The term "employees" shall include retired employees. The premiums for the policies shall be paid by the policyholder, either wholly from association funds, or funds contributed by the members of such association or by employees of such members or any combination thereof.</p> <p>KS ST s 40-2209</p>
KY	<p>304.18-060</p> <p>Blanket health insurance" is that form of health insurance covering groups of persons as enumerated in one (1) of the following subsections under a policy or contract issued to:</p> <p>(1) Any common carrier or to any operator, owner or lessee of a means of transportation, who or which shall be deemed the policyholder, covering a group of persons who may become passengers defined by reference to their travel status on the common carrier or the means of transportation.</p> <p>(2) An employer, who shall be deemed the policyholder, covering any group of employees, dependents or guests, defined by reference to specified hazards incident</p>	<p>KY ST s 304.18-020</p> <p>(1) "Group health insurance" is hereby declared to be that form of health insurance covering groups of persons as defined in this section, with or without one (1) or more members of their families or one (1) or more of their dependents, or covering one (1) or more members of the families or one (1) or more dependents of such groups of persons, and issued upon the following basis:</p> <p>(b) Under a policy issued to an association, including a labor union, which shall have a constitution and bylaws and which has been organized and is maintained in good faith for purposes other than that of obtaining</p>

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	<p>to an activity or activities or operations of the policyholder.</p> <p>(3) A college, school or other institution of learning; a school district or districts; a school jurisdictional unit; or to the head, principal, or governing board of any such educational unit, who or which shall be deemed the policyholder, covering students, teachers, or employees.</p> <p>(4) A religious, charitable, recreational, educational or civic organization or branch thereof, which shall be deemed the policyholder covering any group of members or participants defined by reference to specified hazards incident to an activity or activities or operations sponsored or supervised by such policyholder.</p> <p>(5) A sports team, camp, or sponsor thereof, which shall be deemed the policyholder, covering members, campers, employees, officials, or supervisors.</p> <p>(6) A volunteer fire department, first aid, emergency management agency or other such volunteer organization, which shall be deemed the policyholder, covering any group of members or participants defined by reference to specified hazards incident to an activity or activities or operations sponsored or supervised by the policyholder.</p> <p>(7) A newspaper or other publisher, which shall be deemed the policyholder, covering its carriers.</p> <p>(8) An association, including a labor union, which has a constitution and bylaws and which has been organized and is maintained in good faith for purposes other than that of obtaining insurance, which shall be deemed the policyholder, covering any group of members or participants defined by reference to specified hazards incident to an activity or activities or operations sponsored or supervised by the policyholder.</p> <p>(9) Any other person or group covering any other risk or class of risks which, in the discretion of the commissioner, may be properly eligible for blanket health insurance. The discretion of the commissioner may be exercised on an individual risk basis or class of risks, or both.</p>	<p>insurance, insuring members, employees or employees of members of the association for the benefit of persons other than the association or its officers or trustees. The term "employees" as used in this paragraph may include retired employees.</p> <p>Update: KY LEGIS 496 (1998) <<+(1) "Association" means an entity, other than an employer-organized association, that has been organized and is maintained in good faith for purposes other than that of obtaining insurance for its members and that has a constitution and bylaws;+>></p>
LA	<p>RS 22:215(3)</p> <p>A. Any insurer authorized to write health and accident insurance in this state shall have power to issue policies described in this Section.</p> <p>... (3) Blanket health and accident insurance is any policy covering special groups of persons as enumerated in one of the following Subparagraphs (a) through (g):</p> <p>(a) Under a policy or contract issued to any common carrier, which shall be deemed the policyholder, covering a group defined as all persons who may become passengers on such common carrier.</p> <p>(b) Under a policy issued to an employer, who shall be deemed the policyholder, covering any group of employees defined by reference to exceptional hazards incident to such employment.</p> <p>(c) Under a policy issued to a college, school, or other institution of learning or to the head or principal thereof, who or which shall be deemed the policyholder, covering students or teachers.</p> <p>(d) Under a policy issued in the name of any volunteer fire department, first aid, or</p>	<p>> 215. Group, family group, blanket, and franchise health and accident insurance</p> <p>A. Any insurer authorized to write health and accident insurance in this state shall have power to issue policies described in this Section.</p> <p>(1) Group health and accident insurance is any policy of health and accident insurance covering more than one person, except family group, blanket, and franchise policies hereinafter specifically provided for, which shall conform to the following requirements:</p> <p>(a)(i) The policy shall be issued to an employer or association, or trustees of a fund established by an employer or association, who shall be deemed the policyholder, covering one or more employees of such employer or one or more members or employees of members of such association, for the benefit of persons other than the employer, or the association, its officers or trustees, upon some plan which will preclude individual selection.</p> <p>(ii) The premium may be paid by the employer or association, by the employees or members, or by the two parties jointly. If the entire premium is not paid by the employer</p>

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	<p>other such volunteer group, which shall be deemed the policyholder, covering all of the members of such department or group.</p> <p>(e) Under a policy or contract issued to a creditor who shall be deemed the policyholder to insure debtors of the creditor.</p> <p>(f) Under a policy issued to any other substantially similar group which, in the discretion of the commissioner of insurance, may be subject to the issuance of a blanket health and accident policy.</p> <p>(g) Under a policy or contract issued to the Department of Health and Hospitals, which shall be deemed the policyholder, covering a group defined as all persons who are eligible for medical assistance pursuant to a coverage program implemented pursuant to approval of the secretary of the United States Department of Health and Human Services using authority granted under Section 1115 of the Social Security Act.</p> <p>(h) An individual application shall not be required from a person covered under such a blanket policy. The insurer shall furnish to the policyholder for delivery to the insured a certificate of insurance which shall disclose the benefits, limitations, exclusions and reductions contained in the policy and the provisions relating to notice of claim, proof of loss, time of payment of claim and any other relevant information, including the name and address of the insurer. All benefits under any such blanket policy shall be payable to the person insured, or to his designated beneficiary or beneficiaries, if the policy permits the designation of named beneficiaries, or to his estate, except that if the person insured be a minor such benefits may be made payable to his parent, guardian, or other person actually supporting him.</p>	<p>or association, the group shall comprise not less than fifty percent of all employees or members, or not less than fifty percent of the class or classes of employees or members eligible.</p> <p>(iii) If the policy is issued to any employer, any class or classes of employees eligible for coverage must be determined by conditions pertaining to their employment or age.</p> <p>(iv) No such policy issued under individual certificates and considered as individual insurance coverage for purposes of this Part and Part VI-C of this Chapter, may be issued to an association unless such association has a constitution and bylaws and has been organized and is maintained in good faith for purposes other than those of obtaining insurance. No such policy, issued and considered as group health insurance, as defined under > R.S. 22:250.1(2)(c), may be issued to an association unless it is a bona fide association as defined under > R.S. 22:250.1(5)(b).</p> <p>LA R.S. 22:215</p> <p>(b) "Bona fide association" means, with respect to health insurance coverage offered in this state, an association which:</p> <p>(i) Has been actively in existence for at least five years.</p> <p>(ii) Has been formed and maintained in good faith for purposes other than obtaining insurance.</p> <p>(iii) Does not condition membership in the association on any health status- related factor relating to an individual, including an employee of an employer or a dependent of an employee.</p> <p>(iv) Makes health insurance coverage offered through the association available to all members regardless of any health status-related factor relating to such members, or individuals eligible for coverage through a member.</p> <p>(v) Does not make health insurance coverage offered through the association available other than in connection with a member of the association.</p> <p>(vi) Meets such additional requirements as may be imposed by law.</p> <p>LA R.S. 22:250.1</p>
MD	<p>Ins. s 15-305</p> <p>(a)(1) Blanket health insurance is health insurance issued to or in the name of persons specified in this section to cover the groups of individuals described in this section.</p> <p>(2) The person to which or in the name of which a policy or contract is issued is deemed the policyholder.</p> <p>(b) A policy or contract of blanket health insurance may be issued to a common carrier or an operator, owner, or lessee of a means of transportation, to cover all individuals or all individuals of a class who may become passengers on the common carrier or means of transportation.</p>	<p>(c) Association; bona fide association. -- "Association" or "bona fide association" means, with respect to health insurance coverage offered in this State, an association that:</p> <p>(1) has been actively in existence for at least 5 years;</p> <p>(2) has been formed and maintained in good faith for purposes other than obtaining insurance and does not condition membership on the purchase of association-sponsored insurance;</p> <p>(3) does not condition membership in the association on any health status-related factor relating to an individual, and states so clearly in all membership and application materials;</p>

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	<p>(c) A policy or contract of blanket health insurance may be issued to an employer, to cover all employees, dependents, or guests who are defined by reference to specific hazards that are incident to the activities or operations of the employer or a class of employees, dependents, or guests similarly defined.</p> <p>(d) A policy or contract of blanket health insurance may be issued to a school or other institution of learning, a camp or its sponsor, or the head or principal of a school, other institution of learning, or camp, to cover students, campers, supervisors, or employees.</p> <p>(e) A policy or contract of blanket health insurance may be issued in the name of a religious, charitable, recreational, educational, or civic organization, to cover participants in activities sponsored by the organization.</p> <p>(f) A policy or contract of blanket health insurance may be issued to a sports team or its sponsors, to cover members, officials, and supervisors.</p> <p>(g) A policy or contract of blanket health insurance may be issued in the name of a volunteer fire department, first aid group, other similar volunteer group, or agency with jurisdiction over a volunteer fire department, first aid group, or other similar volunteer group, to cover all members of the volunteer fire department or similar volunteer group.</p> <p>(h) A policy or contract of blanket health insurance may be issued to cover any other risk, class of risks, or both that, in the discretion of the Commissioner, may be eligible for blanket health insurance.</p>	<p>(4) makes health insurance coverage offered through the association available to all members regardless of any health status-related factor relating to the members or individuals eligible for coverage through a member and states so clearly in all membership and application materials;</p> <p>(5) does not make health insurance coverage offered through the association available other than in connection with membership in the association and states so clearly in all marketing and application materials; and</p> <p>(6) provides and annually updates information necessary for the Commissioner to determine whether or not the association meets the definition of bona fide association before qualifying as an association under this subtitle.</p> <p>MD INSURANCE § 15-1301 (l) Health benefit plan. -- (1) "Health benefit plan" means a: (i) hospital or medical policy or certificate, including those issued under multiple employer trusts or associations located in Maryland or any other state covering Maryland residents;</p> <p>MD INSURANCE § 15-1401 (c) Associations and labor unions. -- (1) In this subsection, "employee" may include a retired employee.</p> <p>(2) A policy of group health insurance may be issued to an association, including a labor union, that has a constitution and bylaws and that is organized and maintained in good faith for purposes other than that of obtaining insurance, to cover members, employees, or employees of members of the association for the benefit of persons other than the association or its officers or trustees.</p> <p>MD INSURANCE § 15-302</p>
ME	<p>24-A § 2813 Blanket health insurance is hereby declared to be that form of health insurance covering groups of persons as enumerated in one of the following paragraphs: 1. Under a policy or contract issued to any common carrier or to any operator, owner or lessee of a means of transportation, who or which shall be deemed the policyholder, covering a group of persons who may become passengers defined by reference to their travel status on such common carrier or such means of transportation; 2. Under a policy or contract issued to an employer, who shall be deemed the policyholder, covering any group of employees, dependents or guests, defined by reference to specified hazards incident to an activity or activities or operations of the</p>	<p>ME ST T. 24-A § 2803 A policy of group health insurance may not be delivered in this State, nor may any certificate of group health insurance that derives from a policy issued in another state be delivered in this State unless the group policyholder conforms to one of the descriptions set forth in sections 2804 to 2809.</p> <p>ME ST T. 24-A § 2805-A A group of individuals may be insured under a policy issued to an association or to a trust or to the trustee or trustees of a fund established, created or maintained for the benefit of members of one or more associations. The association or associations shall have at the outset a minimum of 50 persons; shall have been organized and maintained in good faith for purposes other than that of obtaining</p>

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	<p>policyholder;</p> <p>3. Under a policy or contract issued to a college, school or other institution of learning, a school district or districts, or school jurisdictional unit, or to the head, principal or governing board of any such educational unit, who or which shall be deemed the policyholder, covering students, teachers or employees;</p> <p>4. Under a policy or contract issued to any religious, charitable, recreational, educational or civic organization, or branch thereof, which shall be deemed the policyholder, covering any group of members or participants defined by reference to specified hazards incident to an activity or activities or operations sponsored or supervised by such policyholder;</p> <p>5. Under a policy or contract issued to a sports team, camp or sponsor thereof, which shall be deemed the policyholder, covering members, campers, employees, officials or supervisors;</p> <p>6. Under a policy or contract issued to any volunteer fire department, first aid, civil defense or other such volunteer organization, which shall be deemed the policyholder, covering any group of members or participants defined by reference to specific hazards incident to an activity or activities or operations sponsored or supervised by such policyholder;</p> <p>7. Under a policy or contract issued to a newspaper or other publisher, which shall be deemed the policyholder, covering its carriers;</p> <p>8. Under a policy or contract issued to an association, including a labor union, which has a constitution and bylaws and which has been organized and is maintained in good faith for purposes other than that of obtaining insurance, which shall be deemed the policyholder, covering any group of members or participants defined by reference to specified hazards incident to an activity or activities or operations sponsored or supervised by such policyholder;</p> <p>9. Under a policy or contract issued to cover any other risk or class of risks which, in the discretion of the superintendent, may be properly eligible for blanket health insurance. The discretion of the superintendent may be exercised on an individual risk basis or class of risks, or both.</p>	<p>insurance; shall have been in active existence for at least 2 years; and shall have a constitution and bylaws which provides that: The association or associations hold regular meetings not less than annually to further purposes of the members; except for credit unions, the association or associations collect dues or solicit contributions from members; and the members have voting privileges and representation on the governing board and committees.</p>
MA	<p>175:110</p> <p>(A) Nothing in section one hundred and eight shall be construed to apply to or affect or prohibit the issue of any general or blanket policy of insurance to (a) any employer, whether an individual, association, co-partnership, or corporation, or the trustees of a fund established by the employer; or (b) any municipal corporation or any department thereof not referred to in (c); or (c) any police or fire department or volunteer fire department; or (d) any college, school or other institution of learning, or the head or principal thereof; or (e) any organization for health, recreational or military instruction or treatment; or (f) any automobile club, underwriters' corps, salvage bureau or like organization; or (g) any trade union or other association of wage workers described in section twenty-nine; or (h) the trustees of a fund established by two or more</p>	<p>(A) Nothing in section one hundred and eight shall be construed to apply to or affect or prohibit the issue of any general or blanket policy of insurance to (a) any employer, whether an individual, association, co-partnership, or corporation, or the trustees of a fund established by the employer; or (b) any municipal corporation or any department thereof not referred to in (c); or (c) any police or fire department or volunteer fire department; or (d) any college, school or other institution of learning, or the head or principal thereof; or (e) any organization for health, recreational or military instruction or treatment; or (f) any automobile club, underwriters' corps, salvage bureau or like organization; or (g) any trade union or other association of wage workers described in section twenty-nine; or (h) the trustees of a fund established by two or more employers in the same industry or by one or more of such trade unions or associations of wage</p>

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	<p>employers in the same industry or by one or more of such trade unions or associations of wage workers, or by one or more employers and one or more of such trade unions or associations; or (i) any association of employers or employees in the same or related industry having a constitution and bylaws and formed in good faith for purposes other than that of obtaining insurance for its association members and employees, under which the officers, members of the union or unions, or of the association or associations, or employees of the employer or employers, or classes or departments thereof, or the students or patients thereof, as the case may be, are insured against loss or damage from disease or specified accidental bodily injuries, or death caused by such injuries, contracted or sustained while exposed to the hazards of the occupation, the course of instruction or treatment, or otherwise, for a premium intended to cover the risks of all persons insured under such policy; or (j) a bank, association, financial or other institution, vendor, or to a parent holding company, or to the trustee, trustees or agent designated by one or more banks, associations, financial or other institutions, or vendors under which debtors, guarantors or purchasers are insured against loss of time resulting from disease or specified bodily injuries, in an amount with respect to each obligation not to exceed the lesser of the total of the scheduled payments on the obligation, or \$125,000 of principal obligation plus finance charges; provided, however, that no person shall be insured under any said policy for a period of more than fifteen years with respect to each said obligation; provided, further, that where the coverage is for less than the full amount of said obligation, the periodic benefit payment shall cover either the full amount of each periodic payment on said obligation or the maximum periodic benefit set forth in said policy until the maximum aggregate benefit of said policy is reached; and provided, further, that said \$125,000 limitation and said fifteen year period limitation contained in this clause shall not apply to said insurance for which no identifiable charge is made to the debtor, co-debtor or guarantor. Any general or blanket policy delivered or issued for delivery in the commonwealth, and any certificate and the schedule of premium charges issued in connection with such policy, shall be furnished to the commissioner upon his request. A policy on which the premiums are paid by the policyholder wholly from the employer's funds or funds contributed by him, insuring all eligible employees, shall be deemed a general or blanket policy within the meaning of this section. A policy on which the premiums are paid by the policyholder, either partly from the employer's funds or funds contributed by him and partly from funds contributed by the insured employees, or wholly from funds contributed by the insured employees, and the benefits of which are offered to all eligible employees, and insuring not less than seventy-five percent of such employees or not less than eight thousand of such employees who are principally employed within the commonwealth, or the members of an association of such employees if the members so insured constitute not less than seventy-five percent of all eligible employees or not less than eight thousand of such employees who are principally employed within the</p>	<p>workers, or by one or more employers and one or more of such trade unions or associations; or (i) any association of employers or employees in the same or related industry having a constitution and by-laws and formed in good faith for purposes other than that of obtaining insurance for its association members and employees, under which the officers, members of the union or unions, or of the association or associations, or employees of the employer or employers, or classes or departments thereof, or the students or patients thereof, as the case may be, are insured against loss or damage from disease or specified accidental bodily injuries, or death caused by such injuries, contracted or sustained while exposed to the hazards of the occupation, the course of instruction or treatment, or otherwise, for a premium intended to cover the risks of all persons insured under such policy; or (j) a bank, association, financial or other institution, MA ST 175 s 110</p>

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	<p>commonwealth, shall be deemed a general or blanket policy within the meaning of this section. A policy on which the premiums are paid by the trustees of a fund, established as described in clause (h) of this subdivision, wholly from funds contributed by the employer or employers of the employees, or by the union or association, or by the union or associations, or by both, or the premiums on which are paid by such trustees partly from such funds contributed by the employer or employers of the employees, or by the union or unions or association or associations, or both, and partly from funds contributed by the insured persons specifically for their insurance, and insuring all employees of the employer or employers and/or all the members of the union or unions or association or associations, or all of any class or classes thereof determined by conditions pertaining to their employment, or to membership in the union or unions, or association or associations, or both, or a policy issued to the trustees of a fund established by one or more employers and one or more such trade unions or associations, the premiums on which are paid by such trustees partly from such funds contributed by the employers, unions or associations, or both, and partly from funds contributed by the insured persons specifically for their insurance, and the benefits of which are offered to all eligible persons, and insuring not less than seventy-five percent of such eligible employees of the employer or employers or of such eligible members of the union or unions or association or associations, who remit funds for premium payments to the trustees, shall also be deemed a general or blanket policy within the meaning of this section. In case of a policy issued to a trade union or association under clause (g) of this subdivision on which the premium is to be paid by the trade union or association and its members jointly, or by its members, and the benefits of the policy are offered to all eligible members, not less than seventy-five percent or not less than eight thousand of such members principally employed within the commonwealth may be so insured. In any general or blanket policy issued under clause (a) of this subdivision, the word "employees" may include the officers, managers and employees of subsidiary or affiliated corporations, and the individual proprietors, partners and employees of affiliated individuals and firms, if the business of the employer and of such subsidiary or affiliated corporations, firms or individuals is under common control, through stock ownership, contract or otherwise. Any general or blanket policy issued under this section may provide that the term "employees" shall include retired employees; the partners or individual proprietors, if an employer is a partnership or an individual proprietor, and if such partners or proprietors are actively engaged in and devote a substantial part of their time to the conduct of the business of the proprietor or partnership; and the trustees or their employees, or both, if their duties are principally connected with such trusteeship.</p> <p>(B)(1) The employer, whether an individual, corporation, co-partnership or association, or a municipal corporation or department thereof, including a police or fire</p>	

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	<p>department or volunteer fire department, in case of such a general or blanket policy issued by a domestic mutual life or other domestic mutual company to such employer; or (2) the college, school or other institution of learning, in case of such a policy so issued to such institution; or (3) the head or principal of the college, school or other institution of learning, in case of such a policy so issued to the head or principal of such institution; or (4) such person as the organization for health, recreation or military instruction or treatment, the automobile club, the underwriters' corps, salvage bureau or like organization or the trade union or association of workers, or an association described in subdivision (C) of this section shall designate, in case of such a policy issued to such organization or union or association; or (5) such person as the trustees of a fund established as described in clause (a) or clause (h) of subdivision (A) of this section shall designate, in case of such a policy so issued to such trustees; or (6) a newspaper or newspaper distributor described in subdivision (D); or (7) a bank, association, financial or other institution or vendor described in clause (j) of subdivision (A) or, in the case of such a policy issued to the trustee or trustees designated by two or more banks, associations, financial or other institutions or vendors such person as the trustee or trustees shall designate.</p> <p>(C) Nothing in sections one hundred and eight and one hundred and nine shall be construed to apply to or affect or prohibit the issue of any general or blanket policy of insurance to any association or state, county or municipal employees who are regularly and permanently employed by the commonwealth, a county or a municipality and, if employed by the commonwealth or the city of Boston are paid by a common paymaster, as defined in section one hundred and thirty-three, and are eligible for membership in the retirement association for the employees or the commonwealth or of the city of Boston, or to an association of employees of two or more municipalities within one county who are regularly and permanently employed by one or more such municipalities, insuring the members of the association against loss or damage from disease or specified accidental bodily injuries or death caused by such injuries, contracted or sustained while exposed to the hazards of their occupation, for a premium intended to cover the risks of all the persons insured under such policy. No person shall be eligible for coverage under such a policy as a member of more than one such association. A policy on which the premium is paid by the members of the association and the benefits of which are offered to all its members, and insuring not less than fifty members and seventy-five percent of all persons eligible for membership in the association or not less than eight thousand such persons principally employed within the commonwealth shall be deemed to be a general or blanket policy within the meaning of this section. The provisions of section one hundred and thirty-eight A shall apply to deductions on pay-roll schedules from the salary of any state, county or municipal employee for the payment of premiums on a general or blanket policy issued to such an association of state, county or municipal</p>	

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	<p>employees.</p> <p>(D) Nothing in section one hundred and eight shall be construed to apply to or affect or prohibit the issue of any general or blanket policy of insurance to any newspaper or newspaper distributor employing independent contractor newspaperboys under which the independent contractor newspaperboys associated therewith, are insured against loss or damage from disease or specified accidental bodily injuries or death caused by such injuries, contracted or sustained while exposed to the hazards of their occupation, for a premium intended to cover the risks of all persons insured under such policy. A policy on which the premiums are paid by a newspaper or newspaper distributor wholly from funds of or contributed by such newspaper or newspaper distributor insuring all eligible employees, shall be deemed a general or blanket policy within the meaning of this section. A policy on which the premiums are paid by the policyholder, either partly from funds of or contributed by such policyholder and partly from funds contributed by the insured independent contractor newspaperboys or wholly from funds contributed by such newspaperboys and the benefits of which are offered to all eligible newspaperboys, and insuring not less than seventy-five percent of all eligible newspaperboys shall be deemed to be a general or blanket policy within the meaning of this section.</p>	
MI	<p>500.3636 Sec. 3636. Blanket disability insurance is hereby declared to be that form of disability insurance covering special groups of persons as enumerated in the following subdivisions (1) to (7) inclusive:</p> <p>(1) Under a policy or contract issued to any common carrier, which shall be deemed the policyholder, covering a group defined as all persons who may become passengers on such common carrier.</p> <p>(2) Under a policy or contract issued to an employer, who shall be deemed the policyholder, covering all employees or any group of employees defined by reference to exceptional hazards incident to such employment.</p> <p>(3) Under a policy or contract issued to a college, school, or other institution of learning or to the head or principal thereof, who or which shall be deemed the policyholder, covering students or teachers.</p> <p>(4) Under a policy or contract issued in the name of any volunteer fire department, first aid or other such volunteer group, which shall be deemed the policyholder, covering all of the members of such department or group.</p> <p>(5) Under a policy or contract issued to a creditor, who shall be deemed the policyholder, to insure debtors of the creditors.</p> <p>(6) Under a policy or contract issued to a sports team or to a camp, which team or camp sponsor shall be deemed the policyholder, covering members or campers.</p> <p>(7) Under a policy or contract issued to any other substantially similar group which, in the discretion of the commissioner, may be subject to the issuance of a blanket</p>	<p>> 500.3601. Group disability insurance, definition</p> <p>Sec. 3601. Group disability insurance is hereby declared to be that form of voluntary disability insurance covering not less than 5 employees or members, with or without their eligible dependents, written under a master policy issued to any governmental corporation, unit, agency, or department thereof, or to any corporation, co-partnership, individual employer, or any association, upon application of any executive officer or trustee of such association having a constitution or bylaws, and formed in good faith for purposes other than that of obtaining insurance where officers, members, employees, or classes or departments thereof may be insured for their individual benefit.</p>

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ST	Eligible Groups – Blanket Health	Eligible Groups – Association Group Health
	disability policy or contract.	
MN	<p>S 62A.11, Subd 1 (1)-(6) Subdivision 1. Requirements. Blanket accident and sickness insurance is hereby declared to be that form of accident and sickness insurance covering special groups of persons as enumerated in one of the following paragraphs: (1) Under a policy issued to any common carrier, which shall be deemed the policyholder, covering a group defined as all or any class of persons who may become passengers on such common carrier. (2) Under a policy issued to an employer, who shall be deemed the policyholder, covering all employees or any group of employees defined by reference to exceptional hazards incident to such employment. (3) Under a policy issued to a college, school, or other institution of learning or to the head or principal thereof, who or which shall be deemed the policyholder, covering students or teachers. (4) Under a policy issued in the name of any volunteer fire department, first aid, or other such volunteer group, which shall be deemed the policyholder, covering all of the members of such department or group. (5) Under a policy issued to a sports team or to a camp, which team or camp or sponsor thereof shall be deemed the policyholder, covering members or campers. (6) Under a policy issued to any other substantially similar group which, in the discretion of the commissioner, may be subject to the issuance of a blanket accident and sickness policy.</p>	<p>MN ST s 62A.10 Requirements. Group accident and health insurance may be issued to cover groups of not less than two employees nor less than ten members, and which may include the employee's or member's dependents, consisting of husband, wife, children, and actual dependents residing in the household. The master policy may be issued to any governmental corporation, unit, agency, or department thereof, or to any corporation, copartnership, individual, employer, to a purchasing pool as described in section 62Q.17, to any association as defined by section 60A.02, subdivision 1a, or to a multiple employer trust, or to the trustee of a fund, established or adopted by two or more employers or maintained for the benefit of members of an association, where officers, members, employees, or classes or divisions thereof, may be insured for their individual benefit.</p> <p>MN ST s 60A.02 Subd. 1a. Association or associations. (a) "Association" or "associations" means an organized body of people who have some interest in common and that has at the onset a minimum of 100 persons; is organized and maintained in good faith for purposes other than that of obtaining insurance; and has a constitution and bylaws which provide that: (1) the association or associations hold regular meetings not less frequently than annually to further purposes of the members; (2) except for credit unions, the association or associations collect dues or solicit contributions from members; (3) the members have voting privileges and representation on the governing board and committees, which provide the members with control of the association including the purchase and administration of insurance products offered to members; and (4) the members are not, within the first 30 days of membership, directly solicited, offered, or sold an insurance policy if the policy is available as an association benefit.</p>
MS	N/A	<p>Mississippi has no defined eligible groups for life or health.</p> <p>MS ST s 83-9-1</p>
MO	<p>Missouri has no defined eligible blanket groups. However they recognize student insurance as being able to be written as either group or blanket:</p> <p>20 CSR 400-2.040 Notice to parents of group and blanket student accident policies Former Citations 4 CSR 190-14.070 Purpose: This regulation describes certain notices and contents of these notices to be given to parents of students concerning group and blanket student accident insurance</p>	<p>376.421 Group health insurance classification 1. Except as provided in subsection 2 of this section, no policy of group health insurance shall be delivered in this state unless it conforms to one of the following descriptions: . . . (5) A policy issued to an association or to a trust or to the trustees of a fund established, created and maintained for the benefit of members of one or more associations. The association or associations shall have at the outset a minimum of one hundred persons; shall have been organized and maintained in good faith for purposes other than that of obtaining insurance; shall have been in active existence for at least</p>

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	<p>policies. This regulation was adopted pursuant to the provisions of section 374.045, RSMo (1986) and to implement sections 376.405 and 376.777(7), RSMo (1986).</p> <p>(1) Whenever any blanket, group, individual or other student accident insurance is sold to students of any school or college for which any premium is paid by the student or his/her parents or guardian, the parents or guardian shall be notified before they are required to contribute to the premium for this insurance, by brochure or folder attached to the envelope or other container for remittance of premium, the factors listed in the following:</p> <p>(A) A true and accurate description of the coverage afforded by the policy in clearly understandable and concise language. This must include:</p> <ol style="list-style-type: none"> 1. The deductible amount, if any; 2. The existence and primary effect of any coordination of benefits provision; 3. The effects of any excess provisions; 4. Whether the coverage is for twenty-four (24) hours each day or for a lesser time interval (if a lesser time interval is indicated, a description of that time interval must be included); 5. A statement as to whether the protection is for the full calendar year or for the school term or other clearly defined time interval; 6. Amount of premium for each child covered; 7. Where claim forms may be obtained; 8. The policy number or the insurer's method of identifying the policy; and 9. The name and address of the insurance company issuing the policy. <p>(2) If a certificate is issued to the parent or guardian or child on this policy, then the items listed may be included in the certificate. The notice or certificate shall be delivered to the parents' or guardians' home.</p> <p>Authority - Sections 374.045, 376.405 and 376.777, RSMo (1986).</p>	<p>two years; shall have a constitution and bylaws which provide that the association or associations shall hold regular meetings not less than annually to further the purposes of the members; shall, except for credit unions, collect dues or solicit contributions from members; and shall provide the members with voting privileges and representation on the governing board and committees. The policy shall be subject to the following requirements:</p> <p>(a) The policy may insure members of such association or associations, employees thereof, or employees of members, or one or more of the preceding, or all of any class or classes thereof for the benefit of persons other than the employee's employer;</p> <p>(b) The premium for the policy shall be paid from funds contributed by the association or associations or by employer members, or by both, or from funds contributed by the covered persons or from both the covered persons and the association, associations, or employer members;</p> <p>(c) Except as provided in paragraph (d) of this subdivision, a policy on which no part of the premium is to be derived from funds contributed by the covered persons specifically for their insurance must insure all eligible persons, except those who reject such coverage in writing;</p> <p>(d) An insurer may exclude or limit the coverage on any person as to whom evidence of individual insurability is not satisfactory to the insurer;</p>
MT	<p>33-22-601 "Blanket disability insurance"</p> <p>Blanket disability insurance is hereby declared to be that form of disability insurance covering groups of persons as enumerated in one of the following subsections:</p> <ol style="list-style-type: none"> (1) under a policy or contract issued to any common carrier . . . (2) under a policy or contract issued to an employer . . . (3) under a policy or contract issued to a school or other institution of learning, camp or sponsor thereof; . . . (4) under a policy or contract issued in the name of any religious, charitable, recreational, educational, or civic organization, which shall be deemed the policyholder, covering participants in activities sponsored by the organization; (5) under a policy or contract issued to a sports team . . . (6) under a policy or contract issued in the name of any volunteer fire department, . . . (7) under a policy or contract issued to cover any other risk or class of risks which in the discretion of the commissioner may be properly eligible for blanket disability 	<p>33-22-501 "Group disability insurance"</p> <p>Group disability insurance is that form of disability insurance covering groups of persons as defined in this section, with or without one or more members of their families or one or more of their dependents, or covering one or more members of the families or one or more dependents of the groups of persons and issued upon the following bases:</p> <p>. . .(2) under a policy issued to an association, including a labor union, that has been organized and is maintained in good faith for purposes other than that of obtaining insurance or of insuring members, employees, or employees of members of the association for the benefit of persons other than the association or its officers or trustees. The term "employees" as used in this subsection may include retired employees.</p>

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ST	Eligible Groups – Blanket Health	Eligible Groups – Association Group Health
	insurance. The discretion of the commissioner may be exercised on an individual risk basis or class of risks, or both.	
NE	<p>44-762 "Blanket sickness and accident insurance" Blanket sickness and accident insurance is hereby declared to be that form of sickness and accident insurance covering special groups of persons as enumerated in one of the following subsections (1) to (5):</p> <p>(1) Under a policy or contract issued to any common carrier . . . (2) Under a policy or contract issued to an employer . . . (3) Under a policy or contract issued to a college, school . . . (4) Under a policy or contract issued in the name of any volunteer fire department . . . (5) Under a policy or contract issued to any other substantially similar group which, in the discretion of the Director of Insurance, may be subject to the issuance of a blanket sickness and accident policy or contract.</p>	<p>44-760 "Group sickness and accident insurance" Group sickness and accident insurance is hereby declared to be that form of sickness and accident insurance covering groups of persons, with or without their dependents, and issued upon the following basis:</p> <p>. . . (2) Under a policy issued to an association, including a labor union, which has a constitution and bylaws and which has been organized and is maintained in good faith for purposes other than that of obtaining insurance, insuring at least twenty-five members of the association for the benefit of persons other than the association or its officers or trustees, as such; . . . (5) Under a health benefit policy issued to an association consisting solely of Nebraska residents which has a constitution and bylaws and which insures at least twenty-five or more of the members of the association. For purposes of this subdivision, policy shall not include accident-only, credit, dental, vision, medicare supplement, long-term care, or disability income insurance, coverage issued as a supplement to liability insurance, workers' compensation or similar insurance, specified disease insurance, hospital confinement indemnity insurance, or limited benefit health insurance.</p>
NV	<p>689B.070 "Blanket accident and health insurance"; eligible groups "Blanket accident and health insurance" is that form of accident insurance, health insurance, or both, covering groups of persons as enumerated in one of the following subsections under a policy or contract issued to:</p> <ol style="list-style-type: none"> 1. Any common carrier . . . 2. An employer . . . 3. A college, school or other institution of learning . . . 4. A religious, charitable, recreational, educational or civic organization . . . 5. A sports team, camp or sponsor thereof . . . 6. A volunteer fire department . . . 7. A newspaper . . . 8. An association, including a labor union, which has a constitution and bylaws and which has been organized and is maintained in good faith for purposes other than that of obtaining insurance, which shall be deemed the policyholder, covering any group of members or participants defined by reference to specified hazards incident to an activity or activities or operations sponsored or supervised by the policyholder. 9. Cover any other risk or class of risks which, in the discretion of the commissioner, may be properly eligible for blanket accident and health insurance. The discretion of the commissioner may be exercised on the basis of an individual risk or class of risks, or both. 	<p>689B.020 "Group health insurance"; eligible groups</p> <ol style="list-style-type: none"> 1. "Group health insurance" is hereby declared to be that form of health insurance covering groups of two or more persons, formed for a purpose other than obtaining insurance. 2. Any group health policy which contains provisions for the payment by the insurer of benefits for expenses incurred on account of hospital, nursing, medical, dental or surgical services, home health care or health supportive services for members of the family or dependents of a person in the insured group may provide for the continuation of such benefit provisions, or any part or parts thereof, after the death of the person in the insured group. 3. The commissioner may, in his discretion, require the form of each certificate proposed to be delivered in this state under a group health policy not made under the laws of this state to be filed with him by the insurer for informational purposes only.

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ST	Eligible Groups – Blanket Health	Eligible Groups – Association Group Health
NH	<p>415:18 Policies, certificates and other forms attached to group or blanket accident or health insurance, or accident and health insurance, shall comply with all applicable laws, including RSA 420-G, and with rules adopted by the commissioner. No such policy or certificate shall be delivered or issued for delivery in this state to a resident of this state without the prior written approval of the commissioner.....</p> <p>188:1 New Paragraphs; Insurance; Group. Amend RSA 415:18 by inserting after paragraph I the following new paragraphs:</p> <p>I-a. "Blanket accident and health insurance" means that form of accident and health insurance that is not "health coverage" under RSA 420-G:2, IX, that does not require individual applications from covered persons, and that does not require a carrier to furnish each person with a certificate of coverage. Blanket health coverage shall be issued only to the following groups and cover only the following defined persons in the groups:</p> <p>(a) A common carrier, which shall be deemed the policyholder, and which shall cover a group defined as all or any of the class of persons who may become passengers on such a common carrier.</p> <p>(b) An employer, which shall be deemed the policyholder, and which shall cover all employees or any subset of employees defined solely by reference to exceptional hazards incident to such employment.</p> <p>(c) A volunteer fire department, first aid, or other such volunteer group, which shall be deemed the policyholder, and which shall cover all the members of such department or group.</p> <p>(d) A sports team or a camp, which team or camp shall be deemed the policyholder and which shall cover all members or campers.</p> <p>(e) A travel agency, or other organization that provides travel-related services, which organization shall be deemed the policyholder and which shall cover all persons for whom travel-related services are provided. Notwithstanding anything herein to the contrary, blanket accident and health coverage for travel-related services issued to a travel agency or to an organization that provides travel-related services may require individual applications or enrollment forms from covered persons and premium payments from covered persons, and the carrier may furnish each covered person with a summary of benefits.</p> <p>I-b. The benefits payable under blanket accident and health insurance shall not be assigned to a health care provider.</p> <p>188:2 New Section; Student Insurance Policies. Amend RSA 415 by inserting after section 19 the following new section:</p> <p>415:19-a Student Insurance Policies. Student major medical expense coverage is hereby declared to be that form of accident and health insurance issued as large group coverage to enrolled students at an accredited college, university, or other educational institution. No coverage other than student major medical expense</p>	<p>415:18 Policies, certificates and other forms attached to group or blanket accident or health insurance, or accident and health insurance, shall comply with all applicable laws, including RSA 420-G, and with rules adopted by the commissioner. No such policy or certificate shall be delivered or issued for delivery in this state to a resident of this state without the prior written approval of the commissioner..... no other specific eligible groups defined except for blanket and student insurance.</p>

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	coverage shall be issued as student large group coverage.	
NJ	<p>17B:27-32 Blanket Insurance</p> <p>a. Any policy or contract of insurance against death or injury resulting from accident or from accidental means which conforms with the description and complies with the requirements contained in one of the following paragraphs shall be deemed a blanket insurance policy.</p> <p>(1) A policy or contract issued to any railroad . . .</p> <p>(2) A policy or contract issued in the name of any volunteer fire department . . .</p> <p>(3) A policy or contract issued in the name of any established organization . . . (charitable org)</p> <p>(4) A policy or contract issued to any employer . . .</p> <p>(5) A policy or contract issued to a college . . .</p> <p>(6) A policy or contract issued to and in the name of an incorporated or unincorporated association of persons having a common interest or calling, which association shall be deemed the policyholder, having not less than 50 members, covering all the members of such association, or if part or all of the premium is to be derived from funds contributed by the insured members and if the opportunity to take such insurance if offered to all eligible members, then such policy must cover not less than 75% of any class or classes of members determined by conditions pertaining to membership in the association.</p> <p>(7) A policy or contract issued to insure any other substantially similar group approved by the commissioner as eligible for insurance under a blanket insurance policy or contract.</p>	<p>17B:27-26</p> <p>Any policy or contract of health insurance which covers more than one person, other than a blanket insurance policy, or a policy issued pursuant to section 17B:26-2a(3), shall be deemed a group health insurance policy. No group health insurance policy may be delivered or issued for delivery in this State unless it conforms to one of the descriptions set forth in sections 17B:27-27 to 17B:27-29, inclusive.</p> <p>17B:27-27. Employer, trustee, labor union, association groups</p> <p>A policy issued to an employer or to the trustees of a fund established by one or more employers, or issued to a labor union, or issued to an association formed for purposes other than obtaining such insurance, or issued to the trustees of a fund established by one or more labor unions or by one or more employers and one or more labor unions, insuring employees and members of associations or labor unions.</p>
NM	<p>59A-23-2 "Blanket health insurance"</p> <p>A. Blanket health insurance is hereby declared to be that form of health insurance covering special groups of not less than ten (10) persons as enumerated in one of the following Paragraphs (1) to (5) inclusive:</p> <p>(1) under a policy or contract issued to any common carrier . . .</p> <p>(2) under a policy or contract issued to an employer . . .</p> <p>(3) under a policy or contract issued to a college . . .</p> <p>(4) under a policy or contract issued in the name of any volunteer fire department . . .</p> <p>(5) under a policy or contract issued to any other substantially similar group which, in the discretion of the superintendent, may be subject to the issuance of a blanket health policy or contract.</p>	<p>59A-23-3 "Group health insurance"</p> <p>A. Group health insurance is that form of health insurance covering groups of persons, with or without their dependents, and issued upon the following basis:</p> <p>. . . (2) under a policy issued to an association, including a labor union and an agricultural association, which shall have a constitution and bylaws and which has been organized and is maintained in good faith for purposes other than that of obtaining insurance, insuring at least twenty-five members of the association for the benefit of persons other than the association or its officers or trustees, as such;</p>
NY	<p>Ins. Law s 4237 Blanket accident and health insurance</p> <p>. . . (A) Under a policy or contract issued to any railroad . . .</p> <p>(B) Under a policy or contract issued to an employer . . .</p> <p>(C) Under a policy or contract issued to a college . . .</p> <p>(D) Under a policy or contract issued in the name of</p>	<p>Ins. Law s 4235 Group accident and health insurance</p> <p>. . . (c)(1) No policy of group accident, group health or group accident and health insurance shall be delivered or issued for delivery in this state unless it conforms to one of the following descriptions:</p> <p>. . . (K) A policy issued to an association or the trustee or trustees of a trust established,</p>

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	<p>(i) any county, city, town, village or fire district. (ii) any duly organized fire department . . . (iii) any fire corporation . . . (E) Under a policy or contract issued to and in the name of an incorporated or unincorporated association of persons having a common interest or calling, which association shall be deemed the policyholder, having not less than fifty members, covering all the members of such association or if part or all of the premium is to be derived from funds contributed by the insured members and if the opportunity to take such insurance is offered to all eligible members, then such policy must cover not less than seventy-five percent of any class or classes of members determined by conditions pertaining to membership in the association. (F) Under a policy or contract issued to insure; (i) any other substantially similar group approved by the superintendent as eligible for insurance under a blanket accident and health insurance policy or contract; or (ii) any other group approved by the superintendent upon a finding that: (I) there is a common enterprise or economic or social affinity or relationship; (II) the premiums charged are reasonable in relation to the benefits provided; and (III) the issuance of the policy would result in economies of acquisition or administration, would be actuarially sound, and would not be contrary to the best interest of the public. The superintendent shall promulgate regulations setting forth any such groups that have been accepted as qualifying pursuant to this subparagraph.</p>	<p>or participated in, by one or more associations, to insure association members, subject to the following: (i) Each association shall have: (I) A minimum of two hundred insured members at the policy's date of issue; (II) Been organized and maintained in good faith for purposes principally other than that of obtaining insurance; (III) Been in active existence for at least two years; and (IV) A constitution and by-laws which provide that: (aa) The association hold regular meetings not less than annually to further the purposes of the association; (bb) The association collect dues or solicit contributions from members; and (cc) The members have voting privileges and representation on the governing board and committees. (ii) The premium for the policy shall be paid by the association or the trustees either wholly from funds contributed by the association or by the insured individuals, or from funds contributed jointly by the association and insured individuals. A policy on which no part of the premium is to be derived from funds contributed by the insured individuals specifically for their insurance must insure all eligible individuals excluding any as to whom evidence of individual insurability is not satisfactory to the insurer. (iii) The amount of insurance under the policy shall be based upon some plan precluding individual selection either by the insured members or by the association. However, with respect to an association, such a plan may permit a number of selections by the association if the selections offered utilize consistent plans of insurance so that the resulting plans of coverage are reasonable. Furthermore, such a plan may permit a limited number of selections by insured members if the selections offered utilize consistent plans of insurance for individual group members so that the resulting plans of coverage are reasonable. (iv) Except as provided in subsection (e) of this section, such policy shall provide for the payment of benefits to the person insured or to some beneficiary or beneficiaries other than the association or any officials, representatives, trustees or agents thereof and shall provide for the issuance of a certificate to the association for delivery to the member or such beneficiary, as evidence of such insurance. (v) The premiums charged must be reasonable in relation to the benefits provided.</p>
NC	<p>58-51-75 Blanket accident and health insurance (a) Any policy or contract of insurance against death or injury resulting from accident or from accidental means which insures a group of persons conforming to the requirements of one of the following subdivisions (1) to (7), inclusive, shall be deemed a blanket accident policy. Any policy or contract which insures a group of persons conforming to the requirements of one of the following subdivisions (3), (5), (6) or (7) against total or partial disability, excluding such disability from accident or from</p>	<p>58-51-80 Group accident and health insurance (a) Any policy or contract of insurance against death or injury resulting from accident or from accidental means which covers more than one person except blanket accident policies as defined in G.S. 58-51-75, shall be deemed a group accident insurance policy . . . (b) No policy or contract of group accident, group health or group accident and health insurance shall be delivered or issued for delivery in this State unless the group of</p>

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	<p>accidental means, shall be deemed a blanket health insurance policy. Any policy or contract of insurance which combines the coverage of blanket accident insurance and of blanket health insurance on such a group of persons shall be deemed a blanket accident and health insurance policy:</p> <p>(1) Under a policy or contract issued to any railroad . . .</p> <p>(2) Under a policy or contract issued to an employer . . .</p> <p>(3) Under a policy or contract issued to a college, school or other institution of learning or to the head or principal thereof, who or which shall be deemed the policyholder.</p> <p>(4) Under a policy or contract issued in the name of any volunteer fire department . . .</p> <p>(5) Under a policy or contract issued to and in the name of an incorporated or unincorporated association of persons having a common interest or calling, which association shall be deemed the policyholder, having not less than 25 members, and formed for purposes other than obtaining insurance, covering all of the members of such association.</p> <p>(6) Under a policy or contract issued to the head of a family . . .</p> <p>(7) Under a policy or contract issued in the name of any municipal or county recreation commission or department which shall be deemed the policyholder.</p>	<p>persons thereby insured conforms to the requirements of the following subdivisions:</p> <p>. . . (1a) Under a policy issued to an association or to a trust or to the trustee or trustees of a fund established, created, or maintained for the benefit of members of one or more associations. The association or associations shall have at the outset a minimum of 500 persons and shall have been organized and maintained in good faith for purposes other than that of obtaining insurance; shall have been in active existence for at least five years; and shall have a constitution and bylaws that provide that (i) the association or associations hold regular meetings not less than annually to further purposes of the members; (ii) except for credit unions, the association or associations collect dues or solicit contributions from members; and (iii) the members, other than associate members, have voting privileges and representation on the governing board and committees. The policy is subject to the following requirements:</p> <p>a. The policy may insure members of the association or associations, employees of the association or associations, or employees of members, or one or more of the preceding or all of any class or classes for the benefit of persons other than the employee's employer.</p> <p>b. The premium for the policy shall be paid from funds contributed by the association or associations, or by employer members, or by both, or from funds contributed by the covered persons or from both the covered persons and the association, associations, or employer members. The premium rates for each association policy shall be developed, and applied to the certificates thereunder, on an actuarially sound basis.</p> <p>c. Repealed. Laws 1997-259, s 8, eff. 7-1-97.</p>
ND	North Dakota does not define eligible groups for blanket health insurance.	ND does not define eligible groups for group health insurance.
OH	<p>3923.13 Blanket Insurance</p> <p>Blanket sickness and accident insurance is that form of sickness and accident insurance covering special groups of persons as enumerated in one of the following divisions:</p> <p>(A) Under a policy issued to any common carrier . . .</p> <p>(B) Under a policy issued to an employer . . .</p> <p>(C) Under a policy issued to a college . . .</p> <p>(D) Under a policy issued in the name of any volunteer fire department . . .</p> <p>(E) Under a policy issued to any other substantially similar group which, in the discretion of the superintendent of insurance, may be subject to the issuance of a blanket sickness and accident policy.</p>	<p>3923.12 Group insurance</p> <p>(A) Group sickness and accident insurance is that form of sickness and accident insurance covering any group of two or more employees, members, or other persons, with or without one or more of their dependents and members of their immediate families. Such insurance may be offered to groups without regard to the purpose or type of group or the occupation of the employees, members, or other persons insured under the policy.</p>
OK	<p>36 § 4504 Blanket accident and health insurance: eligible groups</p> <p>A. Blanket accident and health insurance is hereby declared to be that form of accident and health insurance covering special groups of persons as enumerated in one of the following paragraphs (1) to (7) inclusive:</p> <p>1. Under a policy or contract issued to any common carrier . . .</p> <p>2. Under a policy or contract issued to an employer . . .</p>	<p>36 § 4501, OK Statutes</p> <p>Group accident and health insurance is hereby declared to be that form of accident and health insurance covering groups of persons as defined below, with or without one or more members of their families or one or more of their dependents, or covering one or more members of the families or one or more dependents of persons in such groups, and issued upon the following basis:</p>

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	<p>3. Under a policy or contract issued to a college, school, or other institution of learning . . .</p> <p>4. Under a policy or contract issued in the name of any volunteer fire department . . .</p> <p>5. Under a policy or contract issued to a creditor . . .</p> <p>6. Under a policy or contract issued to a sports team or to a camp . . .</p> <p>7. Under a policy or contract issued to any other substantially similar group which, in the discretion of the Insurance Commissioner, may be subject to the issuance of a blanket accident and health policy or contract. . . .</p>	<p>1. Under a policy issued to an association, including a labor union, which shall have a constitution and bylaws and which has been organized and is maintained in good faith for purposes other than that of obtaining insurance, insuring at least ten members, employees, or employees of members of the association for the benefit of persons other than the association or its officers or trustees. The term "employees" as used herein shall be deemed to include retired employees;</p>
OR	<p>743.534 "Blanket health insurance"</p> <p>"Blanket health insurance" means that form of health insurance covering groups of persons defined in this section and issued on one of the following bases:</p> <p>(1) Under a policy issued to a common carrier . . .</p> <p>(2) Under a policy issued to an employer . . .</p> <p>(3) Under a policy issued to a college, . . .</p> <p>(4) Under a policy issued to a religious . . .</p> <p>(5) Under a policy issued to a sports team . . .</p> <p>(6) Under a policy issued to a volunteer fire department . . .</p> <p>(7) Under a policy issued to a newspaper</p> <p>(8) Under a policy issued to an association, including a labor union, which has a constitution and bylaws and which has been organized and is maintained in good faith for purposes other than that of obtaining insurance, which shall be deemed the policyholder, insuring any group of members or participants defined by reference to specified hazards incident to an activity or activities or operations sponsored or supervised by such policyholder.</p> <p>(9) Under a policy issued to cover any other risk or class of risks which, in the discretion of the Director of the Department of Consumer and Business Services, may be properly eligible for blanket health insurance. The discretion of the director may be exercised on an individual risk basis or class of risks basis, or both.</p>	<p>743.522 EXP "Group health insurance"; discretionary groups</p> <p>Text of section effective until January 1, 2006</p> <p>"Group health insurance" means that form of health insurance covering groups of persons described in this section, with or without one or more members of their families or one or more of their dependents, or covering one or more members of the families or one or more dependents of such groups of persons, and issued upon one of the following bases:</p> <p>. . . (2) Under a policy issued to an association, including a labor union, that has an active existence for at least one year, that has a constitution and bylaws and that has been organized and is maintained in good faith primarily for purposes other than that of obtaining insurance, which shall be deemed the policyholder, insuring members, employees, or employees of members of the association for the benefit of persons other than the association or its officers or trustees.</p> <p>743.523 Group eligibility: health insurance</p> <p>(1) No person selling group health insurance is authorized to sell membership in an association, including a labor union, for the purpose of qualifying an applicant who is an individual for group health insurance.</p> <p>(2) No person selling membership in an association, including a labor union, is authorized to offer group health insurance for the purpose of selling membership in the association.</p> <p>743.524 Associations</p> <p>(1) An insurer may not offer a policy of group health insurance to an association as the policyholder or offer coverage under such a policy, whether issued in this or another state, unless the Director of the Department of Consumer and Business Services determines that the association satisfies the requirements of an association under ORS 743.522(1)(b).</p> <p>(2) An insurer shall submit evidence to the director that the association satisfies the requirements under ORS 743.522(1)(b). The director shall review the evidence and may request additional evidence as needed.</p> <p>(3) An insurer shall submit to the director any changes in the evidence submitted under</p>

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		subsection (2) of this section. (4) The director may order an insurer to cease offering health insurance to an association if the director determines that the association does not meet the standards under ORS 743.522(1)(b). (5) The director may adopt rules to carry out this section.
PA	40-39-111 Blanket group classifications; required provisions (a) Blanket accident and sickness insurance is hereby declared to be that form of accident and sickness insurance covering groups of persons in the following manner: (1) Under a policy or contract issued to any common carrier . . . (2) Under a policy or contract issued to an employer (3) Under a policy or contract issued to a school (4) Under a policy or contract issued in the name of any religious, charitable, recreational, educational or civic organization (5) Under a policy or contract issued to a sports team (6) Under a policy or contract issued to cover any other risk or class of risks, which in the discretion of the Insurance Commissioner may be properly eligible for blanket accident and sickness insurance. The discretion of the Commissioner may be exercised on an individual risk basis or class of risks, or both.	40-39-110 Group classifications; required provisions; conversion (a) Group accident and sickness insurance is hereby declared to be that form of accident and sickness insurance covering groups of persons defined in this section with or without one or more members of their families or one or more of their dependents, or covering one or more members of the families or one or more dependents of such groups or persons and issued upon the following basis (2) Under a policy issued to an association, including a labor union, which shall have a constitution and bylaws and which has been organized by other than an insurer and is maintained in good faith for purposes other than that of obtaining insurance insuring at least twenty-five members, employes or employes of members of the association for the benefit of persons other than the association or its officers or trustees, which has been in active existence for at least two years, operates from offices other than the insurer's, and is controlled by principals other than the insurer's. The term "employes," as used herein, may include retired employes.
RI	Regulations, R27-23-301 Definitions . . . "Blanket Health Benefit Contract" — shall mean any health benefit contract which is issued or intended to be issued in at least one of the following manners: (a) Under any contract issued to any railroad, steamship, motorbus or airplane carrier of passengers (b) Under a contract issued to an employer (c) Under a contract issued to a college, school (d) Under a contract issued to any religious, charitable, recreational, educational, or civic organization (e) Under a contract issued to a sports team, camp (f) Under a contract issued to any volunteer fire department (g) Under a contract issued to a newspaper (h) Under a contract issued to an association of persons having a common interest or calling which shall have a constitution and bylaws and which has been organized and is maintained in good faith for purposes other than that of obtaining insurance and which shall be deemed the contractholder to provide health benefits for such persons with respect to specific hazards arising out of such common interest or calling.	RI does not have any eligible group statutes.
SC	38-71-1010 "Blanket accident and health insurance"	38-71-710 Definitions

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	<p>"Blanket accident and health insurance" is defined to be that form of accident and health insurance covering special groups of individuals as enumerated in one of the following items:</p> <p>(1) under a policy or contract issued to any common carrier . . .</p> <p>(2) under a policy or contract issued to an employer . . .</p> <p>(3) under a policy or contract issued to an employer . . .</p> <p>(4) under a policy or contract issued to a college . . .</p> <p>(5) under a policy or contract issued in the name of any volunteer fire department . . .</p> <p>(6) under a policy or contract issued to any other similar group which, in the discretion of the director or his designee, may be eligible for issuance of a blanket accident and health policy or contract either under special circumstances, exceptional hazards, or for short periods of duration.</p>	<p>. . . (3) A "group accident insurance policy" is a policy or contract of insurance against death or injury resulting from accident or from accidental means which covers more than one person, except blanket accident policies, family accident policies, and accident and health policies.</p> <p>(4) A "group accident and health policy" is a policy or contract which combines the coverage of group accident insurance and of group health insurance.</p> <p>(5) A "group health insurance policy" is a policy or contract which insures against disablement, disease, or sickness of the insured, excluding disablement which results from accident or from accidental means, which covers more than one person, except blanket health policies, family health policies, franchise health policies, and accident and health policies.</p>
SD	<p>58-18-12 "Blanket health insurance" Blanket health insurance is hereby declared to be that form of health insurance covering groups of persons as enumerated in one of ss 58-18-13 to 58-18-19, inclusive.</p> <p>58-18-13 Common carrier passengers 58-18-14 Employees, dependents, and guests 58-18-15 Camps, educational institutions, or sponsors 58-18-16 Religious or charitable institutions 58-18-17 Sports teams or sponsors 58-18-18 Volunteer groups</p> <p>58-18-19 Other risks Blanket health insurance may be under a policy or contract issued to cover any other risk or class of risks which, in the discretion of the director may be properly eligible for blanket health insurance. The discretion of the director may be exercised on an individual risk basis or class of risks, or both.</p>	<p>58-18-1 "Group health insurance" Group health insurance is that form of health insurance covering groups of persons as defined in ss 58-18-2 to 58-18-6, inclusive, with or without one or more members of their families or one or more of their dependents, or covering one or more members of the families or one or more dependents of such groups of persons, and issued upon the basis set forth in ss 58-18-2 to 58-18-7, inclusive. Insurance issued on a blanket basis pursuant to s 58-18-12 is a form of Group health insurance.</p> <p>58-18-3 Association group policy Group health insurance may be under a policy issued to an association, including a labor union, which shall have a constitution and bylaws and which has been organized and is maintained in good faith for purposes other than that of obtaining insurance, insuring members, employees, or employees of members of the association for the benefit of persons other than the association or its officers or trustees. The term "Employees" as used herein may include retired employees.</p>
TN	<p>56-26-101 Definitions As used in this part, unless the context otherwise requires, "accident and sickness insurance" includes any policy or contract covering insurance against loss resulting from sickness or from bodily injury or death by accident or both. The various types of such policies are defined in the following subdivisions: (1)(A) "Blanket accident and sickness insurance" means that form of accident and sickness insurance covering special groups of persons as enumerated in one (1) of the following divisions: (i) Under a policy issued to any common carrier . . .</p>	<p>56-26-201 Definitions . . . (b) "Group accident and health insurance" means that form of accident and health insurance covering groups of persons as defined in the policy, with or without one (1) or more members of their families or one (1) or more of their dependents, or covering one (1) or more members of the families or one (1) or more dependents, under a policy issued to an employer or trustees of a fund established by an employer, or to an association, a labor union or the trustees of a fund established by a labor union or an association, or the trustees of a fund established by two (2) or more employers in the same or related industry, or by one (1) or more labor unions or by one (1) or more</p>

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	<p>(ii) Under a policy issued to an employer . . . (iii) Under a policy issued to a college . . . (iv) Under a policy issued in the name of any volunteer fire department . . . (v) Under a policy issued to any other substantially similar group which, in the discretion of the commissioner, may be subject to the issuance of a blanket accident and sickness policy.</p>	<p>employers and one (1) or more labor unions, or to a creditor or vendor in connection with a credit transaction (except for insurance regulated by or provided for in s 56-7-901), who shall be deemed the policyholder, insuring employees of such employer for the benefit of persons other than the employer, or insuring members or employees of such association or labor union for the benefit of persons other than officers of such association or labor union, or insuring employees of the employers or members of the unions, for the benefit of persons other than the employers or the unions, or insuring the debtors of the creditor or vendor to reduce the unpaid indebtedness of the debtor or vendee to the extent of payment of the benefits under such policy (except for insurance regulated by or provided for in s 56-7-901)</p>
TX	<p>Subchapter H. Blanket Accident and Health Insurance: Eligible Policyholders Ins s 1251.351 Common carrier or motor vehicle rental or leasing company Ins s 1251.352 Employers Ins s 1251.353 Educational institutions Ins s 1251.354 Religious, charitable, recreational, educational, or civic organization Ins s 1251.355 Sports team or camp Ins s 1251.356 Governmental or volunteer emergency services organization Ins s 1251.357 Newspaper or other publisher</p> <p>Ins s 1251.358 Association (a) A blanket accident and health insurance policy may be issued to an association, including a labor union, to cover any group of members or participants defined by reference to specified hazards incident to an activity or operation sponsored or supervised by the association. (b) To be eligible to obtain a blanket accident and health insurance policy, an association must: (1) have a constitution and bylaws; and (2) have been organized and be maintained in good faith for purposes other than that of obtaining insurance. (c) The association is the policyholder under a policy to which this section applies.</p> <p>Ins s 1251.359 Coverage for other risks</p>	<p>Subchapter B. Group Accident and Health Insurance: Eligible Policyholders Ins s 1251.052 Associations (a) A group accident and health insurance policy may be issued to an association, including a labor union or an organization of labor unions, a membership corporation organized or holding a certificate of authority under the Texas Non-Profit Corporation Act (Article 1396-1.01 et seq., Vernon's Texas Civil Statutes), and a cooperative or corporation subject to the supervision and control of the Farm Credit Administration, to insure the association's active and retired members, employees, or employees of members for the benefit of persons other than the association or its officers or trustees. (b) To be eligible to obtain a group accident and health insurance policy, an association must: (1) have a constitution and bylaws; (2) have been organized and have actively existed for at least two years; and (3) be maintained in good faith for purposes other than that of obtaining insurance</p>
UT	<p>Groups eligible for blanket health are the same as those for group health, per 31A-22-701. In addition, 31A-22-701(2) provides that blanket policies may also be issued to some additional group types:</p> <p>31A-22-701 (2) Blanket policies may also be issued to:</p>	<p>31A-22-701 Eligible groups (1) A group or blanket accident and health insurance policy may be issued to: (a) any group to which a group life insurance policy may be issued under Sections 31A-22-502 through 31A-22-507; or (b) a group specifically authorized by the commissioner under Section 31A-22-509, upon a finding that:</p>

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	<p>(a) any common carrier . . .</p> <p>(b) an employer . . .</p> <p>(c) an institution of learning . . .</p> <p>(d) any religious, charitable, recreational, educational, or civic organization . . .</p> <p>(e) a sports team . . .</p> <p>(f) any volunteer fire department . . .</p> <p>(g) a newspaper . . .</p> <p>(h) an association, including a labor union, which has a constitution and bylaws and which has been organized in good faith for purposes other than that of obtaining insurance, as policyholder, covering any group of members or participants as defined by reference to specified hazards incident to the activities or operations sponsored or supervised by the policyholder;</p> <p>(i) a health insurance purchasing association . . .</p> <p>(j) any other class of risks which, in the judgment of the commissioner, may be properly eligible for blanket accident and health insurance.</p> <p>(3) The judgment of the commissioner may be exercised on the basis of:</p> <p>(a) individual risks;</p> <p>(b) class of risks; or</p> <p>(c) both Subsections (3)(a) and (b).</p>	<p>(i) authorization is not contrary to the public interest;</p> <p>(ii) the proposed group is actuarially sound;</p> <p>(iii) formation of the proposed group may result in economies of scale in administrative, marketing, and brokerage costs; and</p> <p>(iv) the health insurance policy, certificate, or other indicia of coverage that will be offered to the proposed group is substantially equivalent to policies that are otherwise available to similar groups . . .</p> <p>31A-22-505 Association group life insurance A policy issued as policyholder to an association or to the trustees of a fund established, created, or maintained for the benefit of members of one or more associations with a minimum membership of 100 persons, a constitution and bylaws, and which has been in active existence for at least two years, is subject to the following requirements:</p> <p>(1) The policy may insure members and employees of the association, employees of the members, one or more of the preceding entities, or all of any classes of these named entities for the benefit of persons other than the employees' employer, or any officials, representatives, trustees, or agents of the employer or association.</p> <p>(2) The premiums shall be paid by the policyholder from funds contributed by the associations, by employer members, from funds contributed by the covered persons, or from any combination of these. Except as provided under Section 31A-22-512, a policy on which no part of the premium is contributed by the covered persons, specifically for their insurance, is required to insure all eligible persons.</p>
VT	<p>T. 8 s 4081 "Blanket health insurance" Blanket health insurance is hereby declared to be that form of health insurance covering special groups of persons set forth as follows:</p> <p>(1) Under a policy or contract issued to any common carrier . . .</p> <p>(2) Under a policy or contract issued to an employer . . .</p> <p>(3) Under a policy or contract issued to a college . . .</p> <p>(4) Under a policy or contract issued in the name of any volunteer fire department . . .</p> <p>(5) Under a policy or contract issued to any other substantially similar group, which in the discretion of the commissioner, may be subject to the issuance of a blanket health policy or contract.</p>	<p>T. 8 s 4079 "Group health insurance" Group health insurance is hereby declared to be that form of health insurance covering one or more persons, with or without their dependents, and issued upon the following basis:</p> <p>. . . (2) A policy issued to an association, a trust, or one or more trustees of a fund established, created, or maintained for the benefit of members of one or more associations, or a contract or plan issued by such an association or trust, or by a multiple employer welfare arrangement as defined in the Employee Retirement Income Security Act of 1974, as amended.{Footnote 1} The association or associations:</p> <p>(A) shall have a minimum of 100 persons at the time of incorporation or formation if it has been incorporated or formed outside of this state, and a minimum of 25 persons at the time of incorporation or formation if it has been incorporated or formed in this state;</p> <p>(B) shall have been organized and maintained in good faith for purposes other than that of obtaining insurance;</p> <p>(C) shall have been in active existence for at least one year; and</p> <p>(D) shall have a constitution and bylaws which provide that:</p> <p>(i) the association or associations hold regular meetings not less than annually to further purposes of the members;</p>

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		(ii) except for credit unions, the association or associations collect dues or solicit contributions from members; and (iii) the members have voting privileges and representation on the governing board and committees.
VA	Virginia does not define eligible blanket groups. Also 38.2-3521.1 Eligible group statute does not specifically identify schools or educational institutions. A Employers B Debtors C Labor Unions D MEWA, rural electric co-op E associations F Credit union G HMO	38.2-3521.1 Eligible groups Except as provided in s 38.2-3522.1, no policy of group accident and sickness insurance shall be delivered in this Commonwealth unless it conforms to one of the following descriptions: . . . E.1. A policy issued to an association or to a trust or to the trustees of a fund established, created, or maintained for the benefit of members of one or more associations which association or trust shall be deemed the policyholder. The association or associations shall: a. Have at the outset a minimum of 100 persons; b. Have been organized and maintained in good faith for purposes other than that of obtaining insurance; c. Have been in active existence for at least five years; d. Have a constitution and bylaws which provide that (i) the association or associations hold regular meetings not less than annually to further purposes of the members, (ii) except for credit unions, the association or associations collect dues or solicit contributions from members, and (iii) the members have voting privileges and representation on the governing board and committees; e. Does not condition membership in the association on any health status-related factor relating to an individual (including an employee of an employer or a dependent of an employee); f. Makes health insurance coverage offered through the association available to all members regardless of any health status-related factor relating to such members (or individuals eligible for coverage through a member); g. Does not make health insurance coverage offered through the association available other than in connection with a member of the association; and h. Meets such additional requirements as may be imposed under the laws of this Commonwealth. 2. The policy shall be subject to the following requirements: a. The policy may insure members of such association or associations, employees thereof or employees of members, or one or more of the preceding or all of any class or classes thereof for the benefit of persons other than the employee's employer. b. The premium for the policy shall be paid from funds contributed by the association or associations, or by employer members, or by both, or from funds contributed by the covered persons or from both the covered persons and the association, associations, or employer members. 3. Except as provided in subdivision 4 of this subsection, a policy on which no part of the

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		<p>premium is to be derived from funds contributed by the covered persons specifically for their insurance must insure all eligible persons, except those who reject such coverage in writing.</p> <p>4. An insurer may exclude or limit the coverage on any person as to whom evidence of individual insurability is not satisfactory to the insurer, except as otherwise prohibited in this title.</p>
WA	<p>48.21.040 "Blanket disability insurance"</p> <p>(1) Any policy or contract of disability insurance which conforms with the description and complies with the requirements contained in one of the following six paragraphs shall be deemed a blanket disability insurance policy:</p> <p>(a) A policy issued to any common carrier . . .</p> <p>(b) A policy issued in the name of any volunteer fire department . . .</p> <p>(c) A policy issued in the name of any established organization whether incorporated or not, having community recognition and operated for the welfare of the community . . .</p> <p>(d) A policy issued to an employer . . .</p> <p>(e) A policy covering students or employees issued to a college . . .</p> <p>(f) A policy or contract issued to any other substantially similar group, which, in the commissioner's discretion, may be subject to the insurance of a blanket disability policy or contract.</p>	<p>48.21.010 "Group disability insurance"</p> <p>Group disability insurance is that form of disability insurance, including stop loss insurance as defined in RCW 48.11.030, provided by a master policy issued to an employer, to a trustee appointed by an employer or employers, or to an association of employers formed for purposes other than obtaining such insurance, covering, with or without their dependents, the employees, or specified categories of the employees, of such employers or their subsidiaries or affiliates, or issued to a labor union, or to an association of employees formed for purposes other than obtaining such insurance, covering, with or without their dependents, the members, or specified categories of the members, of the labor union or association, or issued pursuant to RCW 48.21.030.</p> <p>Group disability insurance shall also include such other groups as qualify for group life insurance under the provisions of this code.</p> <p>48.24.045 Other group policies</p> <p>The lives of a group of individuals may be insured under a policy issued to an association which has been in active existence for at least one year, which has a constitution and bylaws, and which has been organized and is maintained in good faith for purposes other than that of obtaining insurance. Under this group life insurance policy, the association shall be deemed the policyholder. The policy may insure association employees, members, or their employees. Beneficiaries under the policy shall be persons other than the association or its officers or trustees. The term "employees" as used in this section may include retired employees.</p>
WV	<p>West Virginia does not define eligible blanket groups.</p> <p>West Virginia does recognize student groups as eligible groups under 33-16-2 (4)</p> <p>(4) A policy issued to a college, school or other institution of learning or to the head or principal thereof, insuring at least ten students, or students and employees, of the institution;</p>	<p>33-16-2 Groups eligible</p> <p>Any insurer licensed to transact accident and sickness insurance in this state may issue group accident and sickness policies coming within any of the following classifications: . . . (2) A policy issued to an association or to a trust or to the trustees of a fund established, created or maintained for the benefit of members of one or more associations. The association or associations shall have at the issuance of the policy a minimum of one hundred persons and have been organized and maintained in good faith for purposes other than that of obtaining insurance; shall have been in active existence for at least one year; and shall have a constitution and bylaws that provide that: The association or associations hold regular meetings not less than annually to further the purposes of the members; except for credit unions, the association or</p>

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		<p>associations collect dues or solicit contributions from members; and the members have voting privileges and representation on the governing board and committees. The policy is subject to the following requirements:</p> <p>(A) The policy may insure members of the association or associations, employees thereof or employees of members, or one or more of the preceding or all of any class or classes for the benefit of persons other than the employee's employer.</p> <p>(B) The premium for the policy shall be paid from:</p> <p>(i) Funds contributed by the association or associations;</p> <p>(ii) Funds contributed by covered employer members;</p> <p>(iii) Funds contributed by both covered employer members and the association or associations;</p> <p>(iv) Funds contributed by the covered persons; or</p> <p>(v) Funds contributed by both the covered persons and the association, associations or employer members.</p> <p>Text of subsection (C) effective until June 9, 2006.</p> <p>(C) Except as provided in paragraph (D), a policy on which no part of the premium is to be derived from funds contributed by the covered persons specifically for their insurance must insure all eligible persons, except those who reject coverage in writing.</p> <p>Text of subsection (C) effective June 9, 2006.</p> <p>(C) Except as provided in paragraph (D) of this subdivision, a policy on which no part of the premium is to be derived from funds contributed by the covered persons specifically for their insurance must insure all eligible persons, except those who reject coverage in writing.</p> <p>(D) An insurer may exclude or limit the coverage on any person as to whom evidence of individual insurability is not satisfactory to the insurer.</p> <p>(E) A small employer, as defined in subdivision (r), section two, article sixteen-d of this chapter, insured under an eligible group policy provided in this subdivision shall also be subject to the marketing and rate practices provisions in article sixteen-d of this chapter.</p> <p>(3) A policy issued to a bona fide association;</p> <p>33-16-1 Definitions</p> <p>(a) "Bona fide association" means an association which has been actively in existence for at least five years; has been formed and maintained in good faith for purposes other than obtaining insurance; does not condition membership in the association on any health status-related factor relating to an individual; makes accident and sickness insurance offered through the association available to all members regardless of any health status-related factor relating to members or individuals eligible for coverage through a member; does not make accident and sickness insurance coverage offered through the association available other than in connection with a member of the association; and meets any additional requirements as may be set forth in this chapter or by rule.</p>

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		<p>114-39-7</p> <p>Association group policy disclosure, affiliation of association and insurer</p> <p>7.1. Each insurer offering coverage under a group accident and sickness policy which is issued to a non bona fide association shall be required to make full disclosure to each applicant who is not already a member of the association on a form approved by the Commissioner. Such disclosure shall be provided at the time the application for coverage is completed.</p> <p>7.2. Full disclosure under 7.1 above shall state:</p> <ul style="list-style-type: none"> a. That the individual must already be or become a member of the association to be eligible for coverage under the group policy; b. All costs related to association membership, including but not limited to initial association membership fee and the amount of the annual association dues; c. That membership fees and/or dues are in addition to the policy premium; d. That the association holds the master policy; e. That the premium charged and the terms and conditions of coverage are determined between the association and the insurer; and f. That the premium, terms and conditions of coverage may be changed by agreement of the association group policyholder and the insurer, without the consent of the individual certificate holder. <p>7.3. In the event the premium, terms and/or conditions of coverage change, a notice of the changes shall be provided to the certificate holders as follows:</p> <ul style="list-style-type: none"> a. If the master policyholder is not a bona fide association, the insurer shall notify the certificate holders no later than thirty (30) days prior to a change in the premium, terms and/or conditions of the coverage. b. If the master policyholder is a bona fide association, the insurer shall notify the group certificate holder of changes in premium, terms and/or conditions of the coverage. c. If the master policyholder is a bona fide association and there is not a group certificate

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		<p>holder, the insurer shall notify the individual certificate holder of changes in premium, terms and/or conditions of the coverage.</p> <p>7.4. An insurer may not provide group accident and sickness insurance to an association or other eligible group in which the insurer has an affiliation. " Affiliation " includes but is not limited to:</p> <ul style="list-style-type: none"> a. Common board members, officers, executives or employees; b. Common ownership or control of the insurer, association or other eligible group; or c. Common use of the same office space or equipment utilized by the insurer to transact insurance. <p>7.5. An insurer offering group accident and sickness insurance may not make any false, deceptive or misleading statement regarding the insurer's endorsement by the association or other eligible group.</p> <p align="center">Authority - W.V.C. §§ 33-2-10 and 33-16-3(f), 33-16-17 and 33-16D-6.</p>
WI	<p>600.03 Definitions In chs. 600 to 655, unless the context indicates otherwise . . . (4) A "blanket insurance policy" is a group policy covering unscheduled classes of persons, with the persons insured to be determined by definition of the class with or without designation of the persons covered but without any individual underwriting. . . .</p>	<p>600.03 Definitions In chs. 600 to 655, unless the context indicates otherwise . . . (23) A "group insurance policy" is a policy covering a group of persons, and issued to a policyholder in behalf of the group for the benefit of group members who are selected under procedures defined in the policy or agreements collateral thereto, with or without members of their families or dependents. . . .</p>
WY	<p>26-19-106 Blanket disability insurance: eligible groups (a) Blanket disability insurance is that form of disability insurance covering groups of persons under a policy or contract issued to: (i) Any common carrier . . . (ii) An employer . . . (iii) A college, school or other institution of learning . . . (iv) Any religious, charitable, recreational, educational or civic organization . . . (v) A sports team, camp or sponsor . . . (vi) Any volunteer fire department . . . (vii) A newspaper . . . (viii) An association, including a labor union, which has a constitution and bylaws and</p>	<p>26-19-102 Group disability insurance: eligible groups (a) "Group disability insurance" means that form of disability insurance covering groups of persons as described in this section and W.S. 26-19-110, with or without one (1) or more members of their families or one (1) or more of their dependents, or covering one (1) or more members of the families or one (1) or more dependents of the groups of persons. Except as provided in W.S. 26-19-110, a group disability insurance policy shall not be issued for delivery in this state unless the policy is issued to: . . . (ii) An association, or a trust or the trustee of a fund established or adopted for the benefit of members of one (1) or more associations. The association shall have at the time the policy is first issued a minimum of fifty (50) persons eligible for insurance, shall have a constitution and bylaws which provide that the association holds regular</p>

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	<p>which is deemed the policyholder, covering any group of members or participants defined by reference to specified hazards incident to an activity or operations sponsored or supervised by the policyholder. Prior to marketing or offering any blanket disability insurance to an association, including a labor union, formed for the sole purpose of obtaining insurance, the producer shall file a written report with the department setting forth the name of the association, the insurer and its address and the offering producer and his address. The department shall keep the name of the association confidential. The provisions of the Small Employer Health Insurance Availability Act, W.S. 26-19-301 et seq., shall apply to all insurance issued to an association under this section;</p> <p>(ix) Cover any other risk or class of risks which, in the commissioner's discretion, may be properly eligible for blanket disability insurance. The commissioner's discretion may be exercised on an individual risk basis or class of risks, or both.</p>	<p>meetings not less than annually to further the members' purposes, that the association, except for credit unions, collects dues or solicits contributions from members, and that the members have voting privileges and representation on the governing board and committees. Prior to marketing or offering any group disability insurance to an association formed for the sole purpose of obtaining insurance, the producer shall file a written report with the department setting forth the name of the association, the insurer and its address and the offering producer and his address. The department shall keep the name of the association confidential. The provisions of the Small Employer Health Insurance Availability Act, W.S. 26-19-301 et seq., shall apply to all insurance issued to an association under this section. The policy is subject to the following requirements:</p> <p>(A) The policy may insure one (1) or more of the following or all of any class of the following for the benefit of persons other than the employee's employer:</p> <ul style="list-style-type: none"> (I) Members of the association; (II) Employees of the association; or (III) Employees of members. <p>(B) If the covered person does not pay any part of the premium for his insurance, the policy shall insure all eligible persons, except those who reject the coverage in writing.</p>