

Individual and Group Health Hospital Indemnity Checklist

Use this checklist:

- When reviewing individual and group health hospital indemnity insurance products or policies.
- To ensure the product or policy meets requirements as listed in the Texas Insurance Code (TIC), the Texas Administrative Code (TAC), department guidelines, and other laws.
- A policy reviewed against this checklist must also satisfy the "[Individual Health Product Requirements](#)" checklist or "[Group Health Product Requirements](#)" checklist, as applicable.
- To enter the page number or reference location in the "Page" field.

Renewability

Page _____ : Not required to be guaranteed renewable if it meets the criteria for "excepted benefits" - [28 TAC Section 3.3002\(b\)\(6\)\(B\)\(ii\)](#) and [Section 3.3073\(b\)](#)

Definition

Page _____ : One period of confinement - continuous hospital confinement - [28 TAC Section 3.3017](#)

Minimum Standards

Page _____ : Must provide daily benefits for hospital confinement on indemnity basis – minimum requirements for benefit amounts and periods of confinement, including benefits for pregnancy if included - [28 TAC Section 3.3073\(a\)](#)

Conversion

Page _____ : If policy contains a conversion provision, must indicate person eligible for conversion and circumstances/limitations applicable to the conversion privilege - [28 TAC Section 3.3060\(a\)](#)

Prohibited Exclusions and Limitations

Page _____ : Exceptions, exclusions, and reductions must be clearly expressed as a part of the benefit provision, or set forth as a separate provision and appropriately captioned – TIC Section 1201.055, and [28 TAC Section 3.3057\(c\)](#) and [Exhibit A](#).

Page _____ : Exclusion of expenses of non-indigent patient in government facility if charges are customarily charged non-indigent patients – [TIC Section 1204.002](#)

Page _____ : In policies that provide mental health benefits, an exclusion when provided by tax-

supported institution of the State of Texas – [TIC Section 1355.202](#)

Page _____ : Treating complications of pregnancy differently than any other sickness – [28 TAC Section 21.405\(1\)](#)

Page _____ : Waiting periods to exclude premature births - [28 TAC Section 21.405\(3\)](#)

Page _____ : Prohibiting or restricting assignment of benefits - [TIC Section 1204.053](#)

Page _____ : Excluding or limiting payment of benefits covered by Medicaid – [TIC Section 1204.201](#)

Page _____ : Waiting periods may not be applied to any loss resulting from accidental injuries as defined in the policy – [28 TAC Section 3.3055\(1\)](#)

Page _____ : Cannot exclude coverage for those confined in federal government hospital – [28 TAC Section 3.3040\(d\)](#)