Chapter 48.20 RCW DISABILITY INSURANCE

Sections

48.20.002	Scope of chapter.
48.20.012	Format of disability policies.
48.20.013	Return of policy and refund of premium-Notice required- Effect of return.
48.20.015	Endorsements.
48.20.022	Policies issued by domestic insurer for delivery in another state.
48.20.025	Schedule of rates for individual health benefit plans— Loss ratio—Definitions.
48.20.028	Calculation of premiums—Adjusted community rating method —Definitions.
48.20.029	Calculation of premiums—Members of a purchasing pool— Adjusted community rating method—Definitions.
48.20.032	Standard provisions required—Substitutions—Captions.
48.20.042	Standard provision No. 1-Entire contract; changes.
48.20.050	Standard provision No. 2-Misstatement of age or sex.
48.20.052	Standard provision No. 3-Time limit on certain defenses.
48.20.062	Standard provision No. 4—Grace period.
48.20.072	Standard provision No. 5-Reinstatement.
48.20.082	Standard provision No. 6-Notice of claim.
48.20.092	Standard provision No. 7-Claim forms.
48.20.102	Standard provision No. 8-Proofs of loss.
48.20.112	Standard provision No. 9-Time of payment of claims.
48.20.122	Standard provision No. 10-Payment of claims.
48.20.132	Standard provision No. 11-Physical examination and
10.20.102	autopsy.
48.20.142	Standard provision No. 12-Legal actions.
48.20.152	Standard provision No. 13-Change of beneficiary.
48.20.162	Optional standard provisions.
48.20.172	Optional standard provision No. 14-Change of occupation.
48.20.192	Optional standard provision No. 15-Other insurance in this insurer.
48.20.202	Optional standard provision No. 16—Insurance with other
	insurers (Provision of service or expense incurred basis).
48.20.212	Optional standard provision No. 17—Insurance with other insurers.
48.20.222	Optional standard provision No. 18—Relation of earnings to insurance.
48.20.232	Optional standard provision No. 19—Unpaid premium.
48.20.242	Optional standard provision No. 20-Cancellation.
48.20.252	Optional standard provision No. 21—Conformity with state statutes.
48.20.262	Optional standard provision No. 22-Illegal occupation.
48.20.282	Order of certain policy provisions.
48.20.292	Third party ownership.
48.20.302	Requirements of other jurisdictions.
48.20.312	Age limit.
48.20.340	"Family expense disability insurance" defined.
48.20.350	"Franchise plan" defined.

- 48.20.360 Extended disability benefit. 48.20.380 Incontestability after reinstatement. 48.20.385 When injury caused by intoxication or use of narcotics. 48.20.389 Prescribed, self-administered anticancer medication. 48.20.390 Podiatric medicine and surgery. 48.20.391 Diabetes coverage. 48.20.392 Prostate cancer screening. 48.20.393 Mammograms-Insurance coverage. 48.20.395 Reconstructive breast surgery. 48.20.397 Mastectomy, lumpectomy. 48.20.410 Optometry. 48.20.411 Registered nurses or advanced registered nurses. 48.20.412 Chiropractic. Psychological services. 48.20.414 48.20.416 Dentistry. 48.20.417 Dental services that are not subject to contract or provider agreement. 48.20.418 Denturist services. 48.20.420 Dependent child coverage-Continuation for incapacity. 48.20.430 Dependent child coverage-From moment of birth-Congenital anomalies-Notification of birth. 48.20.435 Option to cover dependents under age twenty-six. 48.20.450 Standardization and simplification of terms and coverages -Disclosure requirements. 48.20.460 Standardization and simplification-Minimum standards for benefits and coverages. 48.20.470 Standardization and simplification-Outline of coverage-Format and contents. 48.20.480 Standardization and simplification—Simplified application form-Coverage of loss from preexisting health condition. 48.20.490 Continuation of coverage by former spouse and dependents. 48.20.500 Coverage for adopted children. 48.20.510 Cancellation of rider. 48.20.520 Phenylketonuria. 48.20.525 Prescriptions—Preapproval of individual claims— Subsequent rejection prohibited-Written record required. 48.20.530 Nonresident pharmacies. 48.20.550 Fixed payment insurance-Standard disclosure form. 48.20.555 Fixed payment insurance-Benefit restrictions. 48.20.580 Mental health services-Definition-Coverage required, when. 48.20.900 Construction—Chapter applicable to state registered domestic partnerships-2009 c 521. Approval of policy forms: RCW 48.18.100. Assignment of policies: RCW 48.18.360.
- Exemption of proceeds: RCW 48.18.400.
- General provisions regarding filing, approval, contents of policies, execution, applications, etc.: Chapter 48.18 RCW.

Grounds for disapproval of policy forms: RCW 48.18.110.

- Insurable interest, personal insurance, nonprofit organizations: RCW 48.18.030.
- Minimum standard conditions and terminology for disability policies, established by commissioner: RCW 48.18.120(2).

Minor contracting for life or disability insurance: RCW 48.18.020.

Payment to person designated in policy or by assignment discharges insurer: RCW 48.18.370.

Rates, manuals, classifications—Filing: RCW 48.19.010(2).

Refusal to renew or cancellation of disability insurance: RCW 48.18.298, 48.18.299.