

The Florida Office of Insurance Regulation (Office) developed the following worksheet to assist companies in drafting and submitting Long-Term Care advertisements for review by the Office. The Office encourages, but does not require, the company to download, complete, scan, and upload this form as part of the form filing as it will expedite the review process. **The Office offers this worksheet as guidance only and it should not be considered a directive by the Office. The worksheet does not contain all of the requirements for Long-Term Care advertisement filings, but instead incorporates guidance for points of law frequently overlooked in the filings.**

Long-Term Care Advertisement Worksheet

Statute/Rule	Description	Yes	No	N/A	Page #
69O-149.021(6)(b)	Review filing for correct product codes, properly completed UDL, inclusion of all required documents for a complete review and other requirements. Incorrect product codes and incomplete filings will be returned as incomplete with a letter of explanation.				
69O-149.021	Required information to be submitted in the filing.				
	Provide the Office with the form number(s), date(s) of approval, Florida file number(s), (e.g. FLH 01-23456), and type of coverage of all policies or other related forms to be used or issued in connection with the form(s) submitted. (no citation)				
69O-150.002(2)	Advertisements shall be identified by form numbers or other identifying means.				
69O-150.003(8), or (10), or (11)	Institutional, or Invitation to Contract, or Invitation to Inquire				
	Specific Advertisement Type Requirements				
69O-150.003	<p>An <u>Invitation to Inquire</u> shall:</p> <ol style="list-style-type: none"> 1. Has as its objective the creation of a desire to inquire further about a health insurance policy; 2. Is limited to a brief description of coverage that shall include only: <ol style="list-style-type: none"> a. A brief description of the loss for which benefits are payable; b. The dollar amount of benefits payable; and c. The period of time during which benefits are payable; and 3. Shall contain a provision regarding the policy’s exclusions, limitations and/or reductions and terms under which the policy may be continued or discontinued. 				
69O-150.003	<p>An <u>Invitation to Inquire</u> shall not:</p> <ol style="list-style-type: none"> 1. Employ devices designed to create undue anxiety; 2. Exaggerate the value of the benefits available under the marketed health benefit plan; 3. State premium cost. If an advertisement which would otherwise be considered an Invitation to Inquire states a premium cost, it shall be considered an Invitation to Contract. 				
69O-150.006(2)	<u>Invitation to Contract</u> shall disclose exceptions, reductions and limitations of the policy.				
69O-150.006(3)	<u>Invitation to Contract</u> shall disclose Pre-existing conditions of the policy in negative terms.				

Statute/Rule	Description	Yes	No	N/A	Page #
69O-150.007	<u>Invitation to Contract</u> shall disclose renewability, cancellability and termination of the policy.				
69O-150.013(1)(b)	<u>Invitation to Contract</u> shall state the form number or numbers of the policy advertised.				
	All Advertisements, When Applicable				
69O-150.005(2)	The advertisement shall be truthful; cannot be misleading; insurance terminology or language with which a consumer is unfamiliar should not be used.				
69O-150.005(3)(a)	The insurer must clearly identify its health insurance policy as an "insurance policy."				
69O-150.005(3)(b)	The name of the policy shall be followed by or include the words "insurance policy" clearly identifying the fact that an insurance policy is being offered. (i.e. Long Term Care Insurance Policy)				
69O-150.005(5)	No insurer, agent, broker, producer, solicitor or other person shall solicit residents of this State for the purchase of health insurance through the use of a true or fictitious name which is deceptive or misleading with regard to the status, character, or proprietary or representative capacity of such person or the true purpose of the advertisement.				
69O-150.008	Testimonial or endorsements by third parties.				
69O-150.009(3)	Sources of any statistic shall be accurately identified in the actual advertisement.				
69O-150.011	Advertisements may not make disparaging, unfair, or incomplete comparisons and/or statements of other insurer's benefits or policies.				
69O-150.013(1)(a)	The name of the actual insurer shall be stated in each advertisement.				
69O-150.013(1)(c)	An advertisement shall not use any name (trade name, parent company of the insurer, service mark, slogan, or symbol) or other device which would be misleading as to the true identity of the insurer or create the false impression that the parent company or reinsurer or any other party would have any responsibility for the financial obligation of the insurer.				
69O-150.013(2) – (9)	No language or symbols may be used that are similar to or imply association with or endorsement by state or federal government or programs.				
69O-150.015	Introductory, initial or special offers.				
69O-150.016	Advertisement shall not contain statements about an insurer which are untrue or misleading.				

Additional Notes:

Please upload all documents with document titles that accurately reflect their contents including specific form numbers in the Forms To Be Reviewed section of the Universal Standard Data Letter (UDL).