



DOMESTIC/FOREIGN INSURERS BULLETIN NO. 43 (Revised)

TO: ALL HEALTH INSURERS
RE: PROHIBITION OF POST-CLAIM RESCISSION
DATED: June 9, 2011, Revised April 6, 2017

Pursuant to the Federal Health Care Reform, the Delaware Legislature enacted HB 420 to create Chapter 61 of Title 18 of the Delaware Code (effective September 23, 2010). Chapter 61 prohibits rescissions based on post-claims underwriting of any health insurance policy except in the case of fraud or intentional misrepresentation of material fact.

Any carrier seeking to rescind a health insurance policy must complete the on-line application and send it, together with all supporting information, to:

**Delaware Department of Insurance
Attn: Consumer Services
841 Silver Lake Boulevard
Dover DE 19904**

The purpose of the revision to this bulletin is to update the web address from which the on-line application may be downloaded. That address is:

http://insurance.delaware.gov/wp-content/uploads/sites/15/2016/12/RescissionPolicy_Application.pdf

Handwritten signature of Trinidad Navarro in blue ink.

**Trinidad Navarro
Insurance Commissioner**