

## CHAPTER 207

## UNFAIR INSURANCE BUSINESS METHODS

207.04 Unfair methods of competition and unfair or deceptive act or practices defined.

**207.04 Unfair methods of competition and unfair or deceptive act or practices defined.** It is defined as an unfair method of competition and unfair or deceptive act or practice in the business of insurance to refuse, with respect to all insurance policies issued or renewed after June 16, 1974, to offer inclusion of coverage for services of chiropractors or physicians, as defined in s. 990.01 (28), lawfully rendered in this state when writing a policy providing accident and health benefits for treatment encompassing such services, if the policy provides payment for services performed by such a physician or chiropractor, all at the option of the assured, including policies under plans under s. 148.03 (1). If any such policy filed after January 1, 1976, which provides coverage for hospital care but does not provide coverage for at least 30 days for skilled nursing care to patients upon transfer within 24 hours from a

general hospital to a licensed skilled nursing home at a daily rate which does not exceed the daily rate established for such home by the department of health and social services, is deemed to be an unfair method of competition and an unfair and deceptive act. Such skilled nursing care shall be certified as medically necessary by the attending physician and recertified as medically necessary every 7 days, shall not be domiciliary or custodial, shall be continued treatment for the same medical or surgical condition for which the patient had been treated at the hospital and shall not be available to the patient without charge or under a government health care program.

**History:** 1975 c. 371.

**Note:** Chapter 371, laws of 1975, which created this chapter of the statutes, contains notes explaining the revision. See the 1975 session law volume.