

Notice of Rescission Rights

A group health plan must not rescind coverage under the plan, or under the policy, certificate, or contract of insurance, with respect to an individual (including a group to which the individual belongs or family coverage in which the individual is included) once the individual is covered under the plan or coverage, unless the individual (or a person seeking coverage on behalf of the individual) performs an act, practice, or omission that constitutes fraud, or unless the individual makes an intentional misrepresentation of material fact, as prohibited by the terms of the plan or coverage.

A group health plan offering group health insurance coverage must provide at least 30 days advance written notice to each participant who would be affected before coverage may be rescinded as permitted.