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## **INDIANA ALLOWS EXCLUSION ENDORSEMENT BY PASSING HOUSE BILL 1075**

**Palatine, IL., July 20, 2005** - The Miramar Group announces Law change in Indiana. Riders are now available in State of Indiana.

***Major Medical Companies are now able to approve your Indiana business up to exclusions with 10 years waiting period***

**The New law, H.B. 1075**, allows for ten-year exclusions for pre-existing conditions with a maximum of two exclusions per individual. This will significantly impact the way applications for individual health coverage are underwritten for Indiana clients. **H.B. 1075** does not allow waivers of any kind for: 1.) Mental Health conditions, or 2.) Development Disabilities.

Section 1. IC 27-8-5-2.7 is added to the Indiana code as a new section to read as follows (Effective July 1<sup>st</sup>, 2005), Sec. 2.7. (a) Notwithstanding section 2.5 of this chapter and any other law, and except as provided in subsection (b), an individual policy of accident and sickness insurance that is issued after June 30, 2005, may contain a coverage for a specified condition and any complications that arise from the specified condition if:

**The waiver period does not exceed 10 years.**

About The Miramar Group: Founded in 1997, The Miramar Group is an insurance brokerage agency focusing on health and life insurance. Headquartered in Palatine, Ill., it has 12,000 agents in 48 states across the country. The Miramar Group is a member of the Better Business Bureau, Brokers Health Insurance Network and National Association of Health Underwriters.

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