**Section 2010.APPENDIX A Interpretive Guidelines**

**Section 2010.ILLUSTRATION W Guideline to Section 2010.140(b)**

This Section restricts the repetitive use of enrollment periods. The requirement of reasonable closing dates and waiting periods between enrollment periods was adopted to eliminate the abuses which formerly existed. This Section does not limit just the use of enrollment periods. It requires that a particular insurance product offered in an enrollment period through any advertising media, including the prepared presentations of agents, cannot be offered again in the State until 6 months from the close of the enrollment period. Thus, an insurer must choose whether to use enrollment periods or open enrollment for a product. (See Section 2010.140(d) for the definition of "a particular insurance product".)

This Section does not prohibit multiple advertising during an enrollment period through any and all media published or transmitted within this State as long as the enrollment periods for all such advertisements have the same expiration date.

This Section does not prohibit the solicitation of members of a group or association for the same product even though there has not been a lapse of 6 months since the close of a preceding enrollment period which was open to the general public for the same product.

This Section does not require separation by 6 months of enrollment periods for the same insurance product in this State if the advertising material is directed by an admitted insurer to persons by direct mail on the basis that a common relationship exists with an entity. Examples of such would be a bank and its depositors, a department store to its charge account customers, or an oil company to its credit card holders, and more than one of such insurance product at different times if providing such insurance under such a method is not otherwise prohibited by law. However, the 6 month rule does apply to one specific sponsor to the same persons in this State on the basis of their status as customers of that one specific entity only.