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When a patient and spouse (or parent) are covered under two separate employer group policies, the total benefits an insured can receive from both groups plans are limited to not more than 100% of the allowable expenses, preventing the policyholder(s) from making a profit on health insurance claims.

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refuse payment to a health care provider who has delivered medical care, treatment, or services. 2. A patient insurer may pay only a portion of the amount charged by a health care provider who has delivered medical care, treatment, or services. 3.

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