

## California Insurance Code

**106.** (a) Disability **insurance** includes **insurance** appertaining to injury, disablement or death resulting to the insured from accidents, and appertaining to disablements resulting to the insured from sickness.

(b) In statutes that become effective on or after January 1, 2002, the term "health **insurance**" for purposes of this **code** shall mean an individual or group disability **insurance** policy that provides coverage for hospital, medical, or surgical benefits. The term "health **insurance**" shall not include any of the following kinds of **insurance**:

(1) Accidental death and accidental death and dismemberment.

(2) Disability **insurance**, including hospital indemnity, accident only, and specified disease **insurance** that pays benefits on a fixed benefit, cash payment only basis.

(3) Credit disability, as defined in subdivision (2) of Section 779.2.

(4) Coverage issued as a supplement to liability **insurance**.

(5) Disability income, as defined in subdivision (i) of Section 799.01.

(6) **Insurance** under which benefits are payable with or without regard to fault and that is statutorily required to be contained in any liability **insurance** policy or equivalent self-**insurance**.

(7) **Insurance** arising out of a workers' compensation or similar law.

(8) Long-term care.

(c) In a statute that becomes effective on or after January 1, 2008, the term "specialized health **insurance** policy" as used in this **code** shall mean a policy of health **insurance** for covered benefits in a single specialized area of health care, including dental-only, vision-only, and behavioral health-only policies.