§ 3232-a. Certification of creditable coverage. (a) Every insurer who delivers or issues for delivery individual health insurance policies or group or blanket accident and health insurance policies shall provide to covered individuals written certification, in a form as the superintendent may approve, of:

(1) the period of creditable coverage, as defined in section three thousand two hundred thirty-two of this article, of the individual under such policy and any continuation coverage of the individual pursuant to state or federal law; and

(2) any waiting period or affiliation period (if applicable) imposed with respect to the individual for any coverage under the policy.

(b) The insurer shall provide such written certification:

(1) at the time an individual ceases to be covered under the policy, including any period of time such individual was covered pursuant to any right of continuation under such policy; and

(2) on the request on behalf of an individual made not later than twenty-four months after the date of cessation of the coverage described in paragraph one of this subsection.

(c) In the event of an election by an insurer or a group health plan to count the period of creditable coverage based on coverage of benefits within classes or categories of benefits as provided in state or federal law, if that insurer or group health plan enrolls an individual for coverage under its policy or plan and such individual provides written certification of coverage of the individual pursuant to subsection (a) of this section, then upon request of such insurer or group health plan, the insurer that issued the certification of coverage so provided by the individual shall promptly disclose to such requesting insurer or group health plan information on coverage of classes and categories of health benefits available under its policy. An insurer disclosing such information may charge the requesting plan or insurer for the reasonable cost of such disclosure.

(d) An insurer who delivers or issues for delivery group or blanket accident and health insurance policies is deemed to have satisfied the requirements of subsection (a) of this section if the policyholder by written agreement with the insurer actually provides the written certification in accordance with this section.