§ 4318-a. Certification of creditable coverage by corporations organized under this article. (a) Every corporation subject to the provisions of this article that issues individual health insurance contracts or group or blanket accident and health insurance contracts shall provide covered individuals with written certification, in a form as the superintendent may approve, of:

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

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

(b) The corporation shall provide such certification:

(1) at the time an individual ceases to be covered under the contract, including any period of time the individual was covered pursuant to any right of continuation under the contract; 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 contract or plan and the individual provides a certification of coverage of the individual under subsection (a) of this section, then upon request of such insurer or group health plan, any corporation subject to the provisions of this article that issued the certification of coverage 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 the corporation's contract. The corporation may charge the requesting plan or insurer for the reasonable cost of disclosing such information.

(d) A corporation that issues group or blanket accident and health insurance contracts is deemed to have satisfied the requirements of subsection (a) of this section if the contract holder by written agreement with the corporation actually provides the written certification in accordance with this section.