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ERISA: California's Ban on Discretionary Language does NOT Apply to Health Insurance

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Many states have banned discretionary clauses in life and disability policies. But remember to look closely at the language... to see if the ban actually applies to the policy at issue. Here's the case of Brian H and Alex H v. Blue Shield of California, 2018 WL 5778318 (N.D. Cal. November 1, 2018)(California's ban on...