

## Draft STLTI Data Call and Definitions

v5 line	Y/N	Comments
1 List the states where your STLTI products are marketed		
2 Does the company offer STLTI policies with up to a 90-day duration?		
3 Does the company offer STLTI policies with 91- to 180-day duration?		
4 Does the company offer STLTI policies with 181- to 364-day duration?		
5 Number of STLTI forms offered to residents in this state		
6 Number of STLTI forms offered in all states		
7 Number of STLTI forms filed to resident in this state		
8 Number of STLTI forms filed in all states		
9 List the states where your STLTI products are filed (provide SERFF tracking number)		
10 Does the company issue STLTI products through associations? If yes, list the associations		
11 If #10 is yes, do you have a contractual relationship with each Association?		
12 If #10 is yes, does the contract cover the marketing of your product?		
13 If #10 is yes, does the contract cover the collection of dues and fees?		
14 If #10 is yes, does the contract cover commissions?		
15 If #10 is yes, what other operational areas are covered in the contract? <i>If yes, is insurer collecting any fees on behalf of association? (Y/N) (refine and break out)</i>		
16 Does the company issue STLTI products through trusts? If yes, how many?		
17 Does the company issue STLTI products through administrators? If yes, how many?		
18 Does the company contract with third-party administrators for administrative services related to STLTI products?		
19 <i>If yes, does your delegation structure include claims related to STLTI products?</i>		
20 <i>If yes, does your delegation structure include claims related to STLTI products?</i>		
21 <i>If yes, does your delegation structure include complaints related to STLTI products?</i>		
22 <i>If yes, does your delegation structure include medical underwriting related to STLTI products?</i>		
23 <i>If yes, does your delegation structure include pricing related to STLTI products?</i>		
24 <i>If yes, does your delegation structure include producer appointments related to STLTI products?</i> <i>If yes, does your delegation structure include marketing, advertisement, lead generation, or enrollment related to STLTI products?</i>		
25 <i>Does your company audit Third parties to whom you have delegated responsibilities, if yes, please provide frequency of audits</i>		
27 Does the company offer renewals/reissues?		
28 Are renewals/reissues subject to underwriting?		
29 <i>Are there limitations on the number renewals per individual</i>		
30 Are the limitations on renewals based on state, federal, or company rules?		
31 Does your company distribute its product through independent agents?		
32 Does your company distribute its products through captive agents?		
33 Does your company distribute its products through its employees?		
34 What triggers a pre-existing exclusion review (dollar, diagnosis, prescription, other)		

Are producers employees or contracted directly with the insurer? (Interrogatory?)

**Policy/Certificate Administration**

Individual Policies <b>not</b> sold through an Association			Policies/Certificates Issued to individuals in this state through an Association situated in this state			Policies/Certificates Issued to individuals in this state through an Association situated in this state		
< = 90 days	91 to 180	181 to 364	< = 90 days	91 to 180	181 to 364	< = 90 days	91 to 180	181 to 364
<i>to be defined</i>								

36 Net Written Premium	
37 Earned premiums for Reporting Year	
38 Number of Policies/Certificates in Force at the Beginning of the Period	
39 Number of Covered Lives on Policies/Certificates In Force at the Beginning of the Period	
40 <i>Number of new policies/certificate applications received during the period</i>	
41 <i>Number of new policies/certificates issued during the period</i>	
42 <i>Number of new policies/certificates denied during the period</i>	
43 <i>Number of Covered Lives on New Policies/Certificates Issued During the Period</i>	
44 <i>Member months for policies/certificates newly issued during the period</i>	
45 <i>Number of policy/certificate renewal/reissue applications received during the period</i>	
46 <i>Number of policies/certificates renewed/reissued during the period</i>	
47 <i>Number of policies/certificates non-renewed or denied at the option of insurer during the period</i>	
48 <i>Number of Covered Lives on Renewed/Reissued Policies/Certificates During the Period</i>	
49 <i>Number of renewals/reissues allowed?</i>	
50 <i>Member months for policies/certificates renewed/reissued during the period</i>	
51 <i>Member months for policies/certificates renewed/reissued which had an option to renew/reissue without underwriting</i>	
52 <i>Number of Member Months of on Other Than New Policies/Certificates or Renewal/Reissued Policies/Certificates During the Period</i>	
53 <i>Number of policy/certificate terminations and cancellations initiated by the policyholder/certificateholder</i>	
54 <i>Number of Covered Lives on Policies/Certificates Cancelled at the Initiation of the policyholder/certificateholder During the Period</i>	
55 <i>Number of policies/certificates cancelled during the free look period</i>	
56 <i>Number of Policies/Certificates Cancelled at the Initiation of the policyholder/certificateholder During the Free Look Period During the Period</i>	
57 <i>Number of Covered Lives on Policies/Certificates Cancelled at the Initiation of the policyholder/certificateholder During the Free Look Period During the Period</i>	
58 <i>Number of policy/certificate terminations and cancellations due to non-payment of premium</i>	
59 <i>Number of Lives on Policies/Certificates Cancelled Due to Non-Payment of Premium During the Period</i>	
60 <i>Number of Policies/Certificates Cancelled by Insurer for Any Reason Other Than Non-Payment of Premium During the Period</i>	
61 <i>Number of Lives on Policies/Certificates cancelled by Insurer Due to Non-Payment of Premium During the Period</i>	
62 <i>Number of Policies/Certificates Cancelled by Insurer Following Filing of a Claim or Prior Authorization Request by the policyholder/certificateholder During the Period</i>	
63 <i>Number of Lives on Policies/Certificates Cancelled by Insurer Following Filing of a Claim or Prior Authorization Request by the policyholder/certificateholder During the Period</i>	
64 <i>Number of rescissions</i>	
65 <i>Number of insured lives impacted on terminations and cancellations initiated by the policyholder/certificateholder</i>	
66 <i>Number of insured lives impacted on terminations and cancellations due to nonpayment</i>	
67 <i>Number of insured lives impacted by rescissions</i>	

do we need to make the policy/covered lives distinction?

how is this different from 61

how is this different from 59?

How is this different from above?

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68 Number of Policies/Certificates in Force at the End of the Period

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69 Number of Covered Lives on Policies/Certificates in Force at the End of the Period

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**Prior Authorization**

70 Number of Prior Authorization Requests Pending at the Beginning of the Period

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71 Number of prior authorizations requested during period

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72 Number of prior authorizations approved during period

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73 Number of prior authorizations denied during period

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74 Number of Prior Authorization Requests Pending at the End of the Period

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75 Median Number of Days from Receipt of Prior Authorization Request to Decision

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76 Average Number of Days from Receipt of Prior Authorization to Decision

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**Claims Administration (including pharmacy)**

77	Number of Claims Pending at the Beginning of the Period	_____
78	Number of claims received (how are we defining "received"? Date of service? Receipt of claim?)	_____
79	Total number of claims denied (includes rejected and returned??)	_____
80	Number of denied, rejected, or returned due to claims submission coding error(s)	_____
81	Number of denied, rejected, or returned for lack of Prior Authorization	_____
82	Number of denied, rejected, or returned as Non-Covered or beyond benefit limitation	_____
83	Number of denied, rejected, or returned as Not medically necessary	_____
84	Number of denied, rejected, or returned as Subject to pre-existing condition exclusion	_____
85	Number denied, rejected, or returned due to failure to provide adequate documentation	_____
86	Number denied, rejected, or returned due to being within the waiting period	_____
87	Number of denied, rejected, or returned (in whole or in part) because maximum \$ limit exceeded	_____
88	Number of denied, rejected, or returned for Out-of-Network provider During the Period	_____
89	Number of Claims Pending at End of Period	_____
90	Median Number of Days from Receipt of Claim to Decision for Denied Claims	_____
91	Average Number of Days from Receipt of Claim to Decision for Denied Claims	_____
92	Median Number of Days from Receipt of Claim to Decision for Approved Claims	_____
93	Average Number of Days from Receipt of Claim to Decision for Approved Claims	_____
94	Number of Claim Decisions Appeals Pending At Beginning of Period	_____
95	Number of Claim Decision Appeals Received During the Period	_____
96	Number of Claim Decision Appeals Resulting in Decisions Upheld During the Period	_____
97	Number of Claim Decision Appeals Resulting in Decisions Overturned or Modified During the Period	_____
98	Number of Claim Decision Appeals Rejected and Not Considered for Any Reason	_____
99	Number of Claim Decision Appeals Pending at End of Period	_____
100	Average Number of Days from Receipt of Appeal to Decision	_____
101	Number of claims paid	_____

**Consumer Requested Reviews/Grievances/Complaints**

102	Number of complaints received by Company (other than through the DOI)	_____
103	Number of complaints received through DOI	_____
104	Number of complaints resulting in claims reprocessing	_____
105	Number of Lawsuits Open at Beginning of the Period	_____
106	Number of Lawsuits Opened During the Period	_____
107	Number of Lawsuits Closed During the Period	_____
108	Number of Lawsuits Closed During the Period with Consideration for the Consumer	_____
109	Number of Lawsuits Open at End of Period	_____

**Marketing and Sales**

110	Number of Individual Applications Pending at the Beginning of the Period	_____
111	Number of applications received	_____
112	Number of Renewal/Reissue Individual Applications Received During the Period	_____
113	Number of New Individual Applications Denied During the Period for Any Reason	_____
114	Number of New Individual Applications Denied During the Period - Health Status or Condition	_____
115	Number of Renewal/Reissue Individual Applications Denied During the Period for Any Reason	_____
116	Number of Renewal/Reissue Individual Applications Denied During the Period - Health Status or Condition	_____
117	Number of New Individual Applications Approved During the Period	_____
118	Number of Renewal/Reissue Individual Applications Approved During the Period	_____
119	Number of Individual Applications Pending at the End of the Period	_____
120	Number of applications initiated via phone	_____
121	Number of applications completed via phone	_____
122	Number of applications initiated face-to-face	_____
123	Number of applications completed face-to-face	_____
124	Number of applications initiated online (Electronically)	_____
125	Number of applications completed online (Electronically)	_____
126	Number of New Individual Applications initiated by Mail During the Period	_____
127	Number of New Individual Applications completed by Mail During the Period	_____
128	Number of New Individual Applications initiated by Any Other Method During the Period	_____
129	Number of New Individual Applications completed by Any Other Method During the Period	_____
130	Commissions paid during reporting period (Dollar Amount of Commissions Incurred During the Period)	_____
131	Unearned Commissions returned to company on policies/certificates sold during the period?	_____
132	Other remunerations collected during the period (Dollar Amount of Fees Charged to Applicants and Policyholders During the Period)	_____

Term	Explanation
Individual STLDI product	Policies marketed, sold, and issued to individual consumers, regardless of whether or not the policy forms have been filed with any State's department of insurance.
Group STLDI product/coverage	Policies issued to a trust, association, or administrator for the purpose of marketing, selling, and issuing certificates to individual consumers, regardless of whether or not the policy forms have been filed with any State's department of insurance and regardless of where the association, trust, or administrator is situated
Renewal/Reissue	STLDI policy/certificate issued to an individual or family for whom prior short-term coverage has been placed with the same insurer within the past 63 days
Newly Issued	STLDI policy/certificate issued to an individual or family for whom no prior short-term coverage has been placed with the same insurer within the past 63 days
Claims received	provide the total number of claims received during the reporting period for individual policyholders and/or group certificate holders residing in the state for which reporting is being completed
Claims Paid	provide the total number of claims paid during the reporting period for individual policyholders and/or group certificate holders residing in the state for which reporting is being completed
Claims denied	provide the total number of claims denied during the reporting period for individual policyholders and/or group certificate holders residing in the state for which reporting is being completed; includes rejected and returned claims, whether in whole or in part
Commissions	The total amount of compensation paid to any individual or entity for their consideration in marketing, selling, and attracting potential insureds, by whatever means this compensation is provided. Do not include monetary valuables paid to any individual or entity that is generally not able to be converted into actual money. NOTE: For products <b>not</b> related to the actual sale of a contract, do not include any amounts paid for the specific purpose of marketing, encouraging or promoting. <del>Provide the total amount of commissions paid for policies and/or certificates issued to insureds residing in the state for which reporting is being completed</del>
Other Remuneration	Any monetary consideration provided by the insurer through the course of the insurance transaction. This is not commissions and are separate amounts paid for as a result of the insurance transaction. <del>Provide the total amount of other fees (non-commissions, association dues) paid for all policies and/or certificates issued to insureds residing in the state for which reporting is being completed</del>
Total Annual Premium	Provide the total annual written premium for all policies and/or certificates issued to insureds residing in the state for which reporting is being completed
Policies/Certificates	Refers to the coverage documents provided to individuals or families (i.e., state residents) who are enrolled in coverage (not the association)
Policyholder/Certificateholder	Refers to the individual who is afforded benefits of the coverage according to the laws of the state in which they reside (i.e., not the association)

**Definition of STLDI and**

**Renewal.** Consumer Reps

suggest definitions that track those used in both the Data Call and the SERFF Product Filing Coding Matrix.

Refer to Group Health Insurance Standards Model Act (#100) - section 4E and 5

**What if company is re-underwriting at "renewal" and essentially issuing a new product to the same individual**

break into net and earned premium

Do we need to clarify that data should only be about the state being reported?

Association

to be defined