

Draft
STLDI Data Call and Definitions

v5 line

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- 10 Provide the number of states that the carrier has filed STLD PRODUCTS ?? Not sure the effectiveness of this question. See below question for group coverage.
- 11 List the states where group STLDI coverage policy or certificates are filed. Provide the SERFF tracking numbers.
- 12 Describe your market distribution. (make selection available for insurers to select all that apply radio button: agents, captive agents, independent agents, PPO's, employees, or other.

Policy/Certificate Administration

SUGGESTED OVERALL CHANGES: Policyholder/certifcateholder should be "policyholders and certificateholders" if that is what / is requesting. Otherwise this reads as "and" or "not inclusive of each other as "and" would be asking.

2. We can group the mid-term cancellations requested by insureds and nonpayment of premiums into the same bucket; leaving only that data set and those cancelled and terminated by insurer. The only distinction is the two questions specifically related to free look insured cancellations then as to total insured and certificateholder initiated cancellations.

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- 13 Number of Policies and Certificates in Force at the Beginning of the Period
- 14 Number of Policies and Certificates Issued During the Period
- 15 Number of new policies and certificates issued during the period
- 16 Number of policies and certificates in force at the end of the year/period
- 17 Number of covered lives on policies and certificates at the end of the period/year
- 18 Number of Covered Lives on New Underwritten Policies and Certificates Issued During the Period
- 19 Number of policyholder and certificateholder requests for renewals/reissues during the period (or during the year should be the same throughout).
- 20 Number of covered lives applied for and were renewed/reissued coverage during the period/year.
- 21 Number of policies and certificates automatically reissued during the period/year.
- 22 Number of covered lives automatically reissued during the period/year.
- 23 Number of policies and certificates not renewed due to renewal frequency/frequency implemented by the insurer during the period (year).
- 24 Number of Covered Lives not renewed due to coverage insurance frequency... same above language
- 25 Number of renewals allowed by the carrier in the jurisdiction within a 364 day period.

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- What is this getting at here? Those policy/certificates with or without underwriting? Not sure I understand the distinction trying to be made. See suggested definition change.
- 22 Suggested definition change:
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 - 28 same change of verbiage in 31
 - 29 same change of verbiage in 31

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31 same change of verbiage in 31

- DO WE NEED THIS? I think we are going to get a ton of reported numbers here that have little meaning. If the insurer paid a claim then the policy is cancelled for non-payment of premium, or the term of the product has ended, or the insurer cancelled and did not renew coverage ... It all lands here and is not useful really cause there are too many variable that would qualify given the product nature.
- This is not a very relevant data set if it doesn't say mid-term -- and lends itself to implications; A better question would be number of covered lives on policies/certificates that were cancelled by the insurer mid-term for a reason other than non-payment of premium/policyholder/certifcateholder request.

- 34 SAME AS NUMBER 36 i think.
- These are the same thing. If I fail to pay my premium then I have chosen to cancel or terminate my coverage - not sure Idaho would need this distinction.

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Prior Authorization

- 40 I agree this is a claims handling question - AND-
- 41 DO WE NEED PRIOR AUTHORIZATION FOR STLD PRODUCTS... HAS ANYONE VERIFIED THIS IS EVEN A PRACTICE?
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| | Y/N | Comments |
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| 1 List the states where your STLDI products are marketed | | |
| 2 Does the company offer STLD products with 91 to 180 day duration? | | |
| 3 Does the company offer STLD products with 181 to 364 day duration? | | |
| 4 Does the company offer STLD policies with 181 to 364 day duration? | | |
| 5 Number of individual STLD products filed ?? in this state ?? (or are we looking for the total number?) | | |
| 6 Does the company issue STLD products through associations? If yes, how many? | | |
| 7 Does the company distribute its products through brokers? If yes, how many? | | |
| 8 Does the company issue STLD products through trust? If yes, how many? | | |
| 9 Does the company issue STLD products through administrators? If yes, how many? | | |
| 10 Does the company contract with third party administrators for administrative services related to STLD products? | | |
| 11 List the states where your STLDI products are filed (provide SERFF tracking number) | | |
| 12 Does the company offer renewals/reissues? | | |
| 13 Does your company distribute its product through independent agents? | | |
| 14 Does your company distribute its products through captive agents? | | |
| 15 Does your company distribute its products through employees? | | |

Are producers employees or contracted directly with the insure? (interrogatory)

| Individual Policies not sold through an Association | Number of Policies/Certificates Issued to individuals in this state through an Association | Number of Policies/Certificates Issued to individuals in this state through an Out-of-State Association | to be defined | | | | |
|---|--|---|---------------|-----------|------------|-------------|-----------|
| < = 90 days | 91 to 180 | 181 to 364 | < = 90 days | 91 to 180 | 181 to 364 | < = 90 days | 91 to 180 |

Are the numbers of associations in I, J, and K, a subset of F, G, and H? Or do we want those to be tallied separately?

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| 13 Net Written Premium | |
| 14 Earned premiums for Reporting Year | |

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| 13 Number of Policies/Certificates in Force at the Beginning of the Period | |
| 14 Number of Covered Lives on Policies/Certificates in Force at the Beginning of the Period | |

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| 15 Number of new policies/certificates issued during the period | |
| 16 Number of Covered Lives on New Policies/Certificates Issued During the Period | |

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| 17 Number of policyholders/certifcateholders renewals/reissues during the period | |
| 18 Number of Covered Lives on Renewed/Renewed Policies/Certificates During the Period | |

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| 19 Number of renewals/reissues allowed during the period | |
| 20 Number of renewals/reissues allowed during the period | |

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| 21 Number of Members Months on Other Than New Policies/Certificates, or Renewal/Renewed Policies/Certificates During the Period | |
| 22 Number of policy/certifcate terminations and cancellations initiated by the policyholder/certifcateholder | |

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| 22 Number of Member Months on Other Than New Policies/Certificates, or Renewal/Renewed Policies/Certificates During the Period | |
| 23 Number of policy/certifcate terminations and cancellations initiated by the policyholder/certifcateholder | |

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| 23 Number of policy/certifcate terminations and cancellations initiated by the policyholder/certifcateholder | |
| 24 Number of Covered Lives on Policies/Certificates Terminated at the Initiation of the policyholder/certifcateholder During the Period | |

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| 24 Number of Covered Lives on Policies/Certificates Terminated at the Initiation of the policyholder/certifcateholder During the Period | |
| 25 Number of Policies/Certificates Cancelled at the Initiation of the policyholder/certifcateholder During the Free Look Period During the Period | |

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| 25 Number of Policies/Certificates Cancelled at the Initiation of the policyholder/certifcateholder During the Free Look Period During the Period | |
| 26 Number of Policies/Certificates Cancelled at the Initiation of the policyholder/certifcateholder During the Free Look Period During the Period | |

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| 26 Number of Policies/Certificates Cancelled at the Initiation of the policyholder/certifcateholder During the Free Look Period During the Period | |
| 27 Number of Covered Lives on Policies/Certificates Cancelled at the Initiation of the policyholder/certifcateholder During the Free Look Period During the Period | |

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| 27 Number of Covered Lives on Policies/Certificates Cancelled at the Initiation of the policyholder/certifcateholder During the Free Look Period During the Period | |
| 28 Number of policy/certifcate terminations and cancellations due to non-payment of premium | |

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| 28 Number of policy/certifcate terminations and cancellations due to non-payment of premium | |
| 29 Number of Lives on Policies/Certificates Cancelled Due to Non-Payment of Premium During the Period | |

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| 29 Number of Lives on Policies/Certificates Cancelled Due to Non-Payment of Premium During the Period | |
| 30 Number of Lives on Policies/Certificates Terminated Due to Non-Payment of Premium During the Period | |

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| 30 Number of Lives on Policies/Certificates Terminated Due to Non-Payment of Premium During the Period | |
| 31 Number of Lives on Policies/Certificates Terminated Due to Non-Payment of Premium During the Period | |

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| 31 Number of Lives on Policies/Certificates Terminated Due to Non-Payment of Premium During the Period | |
| 32 Number of Policies/Certificates Cancelled by Insurer Following Filing of a Claim or Prior Authorization Request by the policyholder/certifcateholder During the Period | |

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| 32 Number of Policies/Certificates Cancelled by Insurer Following Filing of a Claim or Prior Authorization Request by the policyholder/certifcateholder During the Period | |
| 33 Number of Lives on Policies/Certificates Cancelled by Insurer Following Filing of a Claim or Prior Authorization Request by the policyholder/certifcateholder During the Period | |

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| 33 Number of Lives on Policies/Certificates Cancelled by Insurer Following Filing of a Claim or Prior Authorization Request by the policyholder/certifcateholder During the Period | |
| 34 Number of rescissions | |

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| 34 Number of rescissions | |
| 35 Number of insured lives impacted on terminations and cancellations initiated by the policyholder/certifcateholder | |

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| 35 Number of insured lives impacted on terminations and cancellations initiated by the policyholder/certifcateholder | |
| 36 Number of insured lives impacted on terminations and cancellations due to nonpayment | |

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| 36 Number of insured lives impacted on terminations and cancellations due to nonpayment | |
| 37 Number of Policies/Certificates in Force at the End of the Period | |

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| 37 Number of Policies/Certificates in Force at the End of the Period | |
| 38 Moved these up above the "beginning of the year" totals requested | |

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| 38 Moved these up above the "beginning of the year" totals requested | |
| 39 Number of Covered Lives on Policies/Certificates in Force at the End of the Period | |

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| 39 Number of Covered Lives on Policies/Certificates in Force at the End of the Period | |
| 40 Number of Prior Authorization Requests Pending at the Beginning of the Period | |

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| 40 Number of Prior Authorization Requests Pending at the Beginning of the Period | |
| 41 Number of prior authorizations requested during period | |

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| 41 Number of prior authorizations requested during period | |
| 42 Number of prior authorizations approved during period | |

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| 42 Number of prior authorizations approved during period | |
| 43 Number of prior authorizations denied during period | |

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| 43 Number of prior authorizations denied during period | |
| 44 Number of Prior Authorization Requests Pending at the End of the Period | |

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| 44 Number of Prior Authorization Requests Pending at the End of the Period | |
| 45 Median Number of Days from Receipt of Prior Authorization Request to Decision | |

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| 45 Median Number of Days from Receipt of Prior Authorization Request to Decision | |
| 46 Average Number of Days From Receipt of Prior Authorization to Decision | |

Does Prior auth matter??

Perhaps streamline and include in claims Admin section

Claims Administration

47 Date the claim is received.
 49 Yes includes rejected and returned – this would be a claim for not enough information and it is used in LTC denials reported.
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 51 I will need to review some contracts and applicable provisions of the contracts before reviewing this section; I am not sure that all of these apply to STD products, benefit limits, prior auth, max limit dollar amount, non-covered benefit can include – benefit/annual/term max \$ limits, pre-ex, medically necessary, and... ??
 52 **END - REVIEW - ON**
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 61 Pick one – do w want average or median? Don't think both is necessary really.
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 65 DOES STD Products have APPEALS rights/provisions? What do we want to know if they generally don't have appeals/provision? Claim determinations overturned -- seems to be a better way to state this and just ask the one question number of claims determinations overturned any reason after a final decision had been sent to insured???

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Consumer Requested Reviews/Grievances/Complaints

73 Number of complaints received by Company (other than through the DOI).
 74 Number of complaints received through DOI.
 75 Number of complaints received through other processing.
 76 Number of Lawsuits Open at Beginning of the Period.
 77 Number of Lawsuits Opened During the Period.
 78 Number of Lawsuits Closed During the Period.
 79 Number of Lawsuits Closed During the Period with Consideration for the Consumer.
 80 Number of Lawsuits Open at End of Period.

Marketing and Sales

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| | | Term | Explanation | |
|--------------------------------|---|--------------------------------|--|---|
| STLD: | Short-term, Limited-duration Insurance. Health insurance coverage pursuant to a contract that has a specified expiration date less than twelve (12) months after the original effective date of the contract. | Individual STLD 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. | |
| individual coverage | STLD products marketed, sold or issued to individuals regardless of weather or not the policy forms have been filed with any state DOI. | Group STLD 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 | Definition of STLD and Renewal: Consumer Reps suggest definitions that track Refer to Group Health those used in both the Data Call and the SERFF Product Filing Coding Matrix. Insurance Standards Model Act (#100) - section 4E and 5 |
| Group | STLD products marketed, sold or issued to any group of individuals/entities, trust, association, or administrator for the purpose of the same and issuing certificates to individuals regardless of weather or not the policy or certificate has been filed with any State's DOI and regardless of the situs location of the group, association, trust or administrator. | 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 | What if company is re-underwriting at "renewal" and essentially issuing a new product to the same individual |
| renewal | For the purpose of this MCAS a renewal contract is defined as a group or individual STLD product that allows for the re-application and re-underwriting of the insured/group 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 | |
| reissue | for the purpose of this MCAS a reissue is a contract defined as a group or individual STLD coverage that allows the insured or group of insureds to continue coverage without a new application and underwriting. This resumption of the same coverage can be of the same product, form, coverage, or a different product, form, or coverage option of the insurer so long as it is considered STLD coverage. | 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 | |
| Extension | A coverage option attached to a STLD product that extends the termination date of the contract to either an other date or another term. This can be in the form of a rider or included in the coverage as optional or required provision. | 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 | |
| Issued | The act of providing coverage to an individual or group member as a request of the consumer. The process includes application for coverage, and may or may not include underwriting. | 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 | |
| claims received | are claims for benefits, whether they are or are not included as a benefit of the actual coverage provided, which are given, submitted, faxed, sent to in any manner prescribed to the insurer and recievd by the insurer as an offical request for benefits under the policy. | Commissions | Provide the total amount of commissions paid for policies and/or certificates issued to insured residing in the state for which reporting is being completed | |
| claims denied | are claims for benefits from the insurer, whether they are or are not included as a benefit of the actual coverage provided, which are given, submitted, faxed, sent to in any manner prescribed to the insurer as an offical request for benefits by the policy or certificate holder which are denied by the insurer for any reason what so ever. | Other Fees | 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 | |
| Claims paid | Are claims for benefits from the insurer, that are considered part of the applicable coverage, and paid to the policyholder or certificate holder as a benefit. | 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 | break into net and earned premium |
| 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. This does not include monetary valueables paid to any individual or entity that is generally not able to be converted into actual money, nor does this include amounts paid for the specific purpose of marketing, encouraging the sales of or to promote products not related to the actual sale of a contract. | Policies/Certificates | Refers to the coverage documents provided to individuals or families (i.e., state residents) who are enrolled in coverage (not the association) | |
| policies/certificates | a document that is issued to an insured or group member outlineing substantially the benefits of the coverage provided by the insurer. | 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) | |
| policyholder/certificateholder | individual or group member or dependant that is issued a contract by the insurer outlining substantially the contract terms, and who contractually agrees to the enumerte the coverage provided through some monetary means or premiums whether paid directly by that individual or another individual or entity. | | | |
| other fee | any monetary consideration provided thorough the course of the insurance transaction that is paid for by the insured, policyholder, or group whether directly or indirectly. This is not commissions and are separate amounts paid for as a result of the insurance transaction. | | | |
| earned premiums | CAN GET FROM FINANCIAL DEFINITIONS RIGHT | | | |
| net premiums | CAN GET FROM FINANCIAL DEFINITIONS .. RIGHT | | | Do we need to clarify that data should only be about the state being reported? |