

MCAS line of business for those products that are not compliant with the federal Affordable Care Act (ACA) and include short-term health plans, indemnity plans, critical illness policies and association health plans.

The other health line of business can be separated into short-term limited-duration (STLD) and products like limited benefits and other products that are marketed in a way that looks like an alternative ACA product. Because of the data collection needs, the SME group recommended separating this data into two separate blanks. The group moved forward with the STLD blank for collecting 2022 data year STLD data in 2023.

All questions are related to the reporting jurisdiction unless specified otherwise.

- **1-05** - For products reported to this MCAS jurisdiction, list the states where your Other Health products are filed (provide SERFF tracking number, if applicable). If a company issues the product in a state that does not require a filing, please identify the product, and describe the basis for not filing.

Missouri Comment:

Are carriers to identify all states where any Other Health products that are in force or marketed in Missouri are also in force or marketed

Similarly, are the carriers to then identify the corresponding SERFF #s for all of those states and products?

Are the SERFF #s to be only for the main filing, any filing amendments, rate filings, etc.?

Are the carriers to explain the reason why the product isn't filed in any other state if it is filed for approval in Missouri? If the form was approved in the jurisdiction the blank is submitted for, does it matter why the form wasn't approved in another state.

SME Comment:

The purpose of this question is to find out which states' forms, policies and certificates, were filed in and allow the reporting jurisdiction to review forms if not filed in jurisdiction.

1-05 is the same on STLD 09

Consider 1-05 Revision:

For products reported to this MCAS jurisdiction, list the states where your Other Health products' forms are filed (provide SERFF tracking number, if applicable). If a company issues the product in this jurisdiction and has not filed forms in this jurisdiction, please identify the product, and describe the basis for not filing.

- **1-06** - For products reported to this MCAS jurisdiction, does the company issue these Other Health products through associations/trusts?

Missouri Comment:

What if the answer is yes and no? Some Other Health products are issued through associations and trusts and some are not.

SME Comment:

The company would answer yes if they report any Other Health products through an association. The company can explain in the comments if they do not market exclusively through associations.

- **1-08** - If yes, do you have a contractual relationship with any association?

Missouri Comment:

1. Is this intended to capture “contractual relationships” beyond the issuance of an insurance contract to the association or should it also include the association if the association was merely issued an insurance contract?

2. Is this specific to associations which offer products in this jurisdiction?

SME Comment:

1-08 is the same as STLD 16

#1 – It is the intention that the company report any contractual relationship with an association. But not the issuance of an insurance contract to the association.

#2 – Yes, this is specific to associations offered in the reporting jurisdiction.

- **1-15** - If yes, does the contract allow any association to handle claims?

Missouri Comment:

What is meant by “handle”? Pay? Collect and submit to the carrier?

SME Comment:

1-15 Revision

If yes, does the contract allow any association to adjudicate claims?

- **1-17** - Has the company filed the associations by-laws and articles of incorporation in their state of domicile?

Missouri Comment:

Is this the association’s state of domicile or the company’s? In context, it appears to be the Company’s domicile. However, it is unclear to me what use this information will be if it is the Company’s domicile.

Is this question supposed to be answered individually for each association?

It says filed generically. The assumption is that this is referring to a SERFF filing. However, this could be easily confused with a filing with the State's Secretary of State who manages business filings. (This comment applies generally to questions using the term filed and unaccompanied by an explanation such as the term SERFF).

SME Comment:

If the state requires associations by-laws and articles of incorporation to be filed, for each association, in the state the company is domiciled, that state determines how the filing is completed. This information is valuable to the regulatory regarding oversight.

- **1-20** - Has the company filed the association by-laws and articles of incorporation in the filing state?
- **1-21** - Has the company filed the certificate of insurance in the filing state, if applicable?

Missouri Comment:

Should 1-20 and 1-21 be related to the jurisdiction for which the insurer is filling out the MCAS blank?

SME Comment:

Yes

- **1-25** - List the TPAs with their respective National Producer Number (NPN)

Missouri Comment:

TPA's don't have NPN unless they are also licensed producers which most are not. This doesn't seem appropriate.

SME Comment:

Some states do require TPA's to have NPN's.

- **1-26** - If yes, does your company contract claims services related to Other Health products?

Missouri Comments:

"If yes" applies to which underlying yes or no question? Question 1-23? This comment applies to questions 1-26 to 1-33

SME Comment:

Revise 1-25

If yes, list the TPAs and provide their respective National Producer Number (NPN), if required by the state.

- **1-34** - Does your company audit third parties to whom you have delegated responsibilities?

Missouri Comments:

If they only audit claim handling third parties, would they check yes? What information does this give regulators?

SME Comment:

The company would answer yes. This information provides the regulator information regarding the company's oversight.

- **1-40** - If yes, identify which products

Missouri Comment:

Is this only for products in-force and marketed in the jurisdiction?

SME Comment:

Yes

- **1-41** - Does the company contract with agents to collect premium or bind coverage on behalf of the company?

Missouri Comment:

Does this question not also apply to brokers? Why is the term agents used in the blank when the standard term in all states is "producer"

SME Comment:

Revise 1-41

Does the company contract with producers to collect premium or bind coverage on behalf of the company?

- **1-42** - For fees that are included in reported premium, identify what fees are charged to applicants and policyholders/certificate holders. Do not include commissions.
- **1-43** - For fees not included in the reported premium, identify what fees are charged to applicants and policyholders/certificate holders. Do not include commissions.

Missouri Comment:

Is this to be reported by product? By association?

SME Comment:

Any fee should be reported with further explanation as necessary.

- **Products**

Missouri Comment:

I note that there is not discussion of METS, coverage purchased through banks, or other Discretionary groups coverage in here. The group model law provides many allowable

mechanisms for purchasing group coverage. Are insurers not supposed to report those products?

SME Comment:

The other health line of business for this data call are for products such as limited benefits and other products that are marketed in a way that makes them appear to be alternative ACA product and are often marketed by associations.

- **Explanation of Product Identifiers**

Missouri Comment:

Shouldn't this be 'by'? This comment applies to all lines where through is used.

SME Comment:

As a member of an association, the member can access insured products through the association group plan.

- **2-18** - Number of covered lives impacted on terminations and cancellations initiated by the policyholder/certificate holder (only answer for individual products)
- **2-19** - Number of covered lives impacted on terminations and cancellations due to nonpayment (only answer for individual products)
- **2-20** - Number of covered lives impacted by rescissions (only answer for individual products)

Missouri Comments:

Why is 2-18 to 2-20 only applicable to individual products? Why aren't similar requests made for other group coverages?

SME Comments:

These questions would apply to a person insured under an individual policy and a person insured under a group policy.

- **3-4** - Number of denied, rejected, or returned as non-covered or beyond benefit limitation

Missouri Comments:

"Beyond benefit limitation" is not a clear term. What category of denied claims is this seeking to get?

SME Comment:

The products identified for this data call offer limited benefits/fixed dollar amounts.

- **5-2** –

SME Comment:

This number was omitted in Schedule 5 in error

- **Revise 5-3** -

Number of individual applications/enrollments received during the period

- **Revise 5-7 –**

Number of individual applications/enrollments pending at the end of the period

- **Report by Residency:** This MCAS blank is designed to collect data from the perspective of individual insureds in each state that the form is marketed in. When reporting for forms issued to discretionary groups, associations, or trusts – data should be provided on each state of residence of the insureds, rather than only where the discretionary group, association or trust is situated.

Missouri Comment:

This omits employers and adds trusts whereas trusts aren't identified elsewhere in the document.

SME Comment:

This residency requirement only applies to discretionary groups, associations, or trusts.

- **Association/Trust –** For purposes of this MCAS blank, a non-employer group that offers benefits to its members.

Missouri Comment:

So this would include banks or credit unions too?

SME Comment:

Revise definition

For purposes of this MCAS blank, a non-employer group that offers benefits to its members.
(does not include banks or credit unions)