

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 individual STLTI products filed ?? In this state ?? (or are we looking for the total number?)		
6 Does the company issue STLTI products through associations? If yes, how many?		
7 If yes, is insurer collecting any fees on behalf of association? (Y/N) (refine and break out)		
8 Does the company issue STLTI products through trusts? If yes, how many?		
9 Does the company issue STLTI products through administrators? If yes, how many?		
10 Does the company contract with third-party administrators for administrative services related to STLTI products?		
List the states where your STLTI products are filed (provide SERFF tracking number)		
Does the company offer renewals/reissues?		
Does your company distribute its product through independent agents?		
Does your company distribute its products through captive agents?		
Does your company distribute its products through employees?		

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

Policy/Certificate Administration

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		
<= 90 days	91 to 180	181 to 364	<= 90 days	91 to 180	181 to 364	<= 90 days	91 to 180	181 to 364

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?

- 11 Net Written Premium
 - Net Written Premium for association products
- 12 Earned premiums for Reporting Year
 - Earned premiums for Reporting Year for association products
- 13 Number of Policies/Certificates in Force at the Beginning of the Period
 - Number of Policies/Certificates in Force at the Beginning of the Period for association products
- 14 Number of Covered Lives on Policies/Certificates In Force at the Beginning of the Period
 - Number of Covered Lives on Policies/Certificates In Force at the Beginning of the Period for association products
- 15 Number of new policies/certificates issued during the period
 - Number of new policies/certificates issued during the period for association products
 - Rating and Benefit Designs
- 16 Number of Covered Lives on New Policies/Certificates Issued During the Period
 - Number of Covered Lives on New Policies/Certificates Issued During the Period for association products
 - Number of policy/certificate renewal/reissue applications received during the period
 - Number of Policy/certificate renewal/reissue applications received during the period for association products
- 17 Number of policies/certificates renewed/reissued during the period
 - Number of policies/certificates renewed/reissued during the period for association products
 - Number of policies/certificates non-renewed at the option of insurer during the period
- 18 Number of Covered Lives on Renewed/Reissued Policies/Certificates During the Period
 - Number of Covered Lives on Renewed/Reissued Policies/Certificates During the Period for association products
 - a. MO suggestion: Are number of renewals limited?
 - b. How is renewal defined in each state? (MO comment, 6/12)
- 20 Member months for policies/certificates newly issued during the period
 - Member months for policies/certificates newly issued during the period for association products
- 21 Member months for policies/certificates renewed/reissued during the period
 - Member months for policies/certificates renewed/reissued during the period for association products
 - Member months for policies/certificates renewed/reissued which had an option to renew/reissue without underwriting
 - Member months for policies/certificates renewed/reissued which had an option to renew/reissue without underwriting for association products
- 22 Number of Member Months of on Other Than New Policies/Certificates or Renewal/Reissued Policies/Certificates During the Period
 - Number of Member Months of on Other Than New Policies/Certificates or Renewal/Reissued Policies/Certificates During the Period for association products
- 23 Number of policy/certificate terminations and cancellations initiated by the policyholder/certificateholder
 - Number of policy/certificate terminations and cancellations initiated by the policyholder/certificateholder for association products
- 24 Number of Covered Lives on Policies/Certificates Cancelled at the Initiation of the policyholder/certificateholder During the Period
 - Number of Covered Lives on Policies/Certificates Cancelled at the Initiation of the policyholder/certificateholder During the Period for association products
- 25 Number of policies/certificates cancelled during the free look period
 - Number of policies/certificates cancelled during the free look period for association products
- 26 Number of Policies/Certificates Cancelled at the Initiation of the policyholder/certificateholder During the Free Look Period During the Period
 - Number of Policies/Certificates Cancelled at the Initiation of the policyholder/certificateholder During the Free Look Period During the Period for association products
- 27 Number of Covered Lives on Policies/Certificates Cancelled at the Initiation of the policyholder/certificateholder During the Free Look Period During the Period
 - Number of Covered Lives on Policies/Certificates Cancelled at the Initiation of the policyholder/certificateholder During the Free Look Period During the Period for association products
- 28 Number of policy/certificate terminations and cancellations due to non-payment of premium
 - Number of policy/certificate terminations and cancellations due to non-payment of premium for association products
- 29 Number of Lives on Policies/Certificates Cancelled Due to Non-Payment of Premium During the Period
 - Number of Lives on Policies/Certificates Cancelled Due to Non-Payment of Premium During the Period for association products
- 30 Number of Policies/Certificates Cancelled by Insurer for Any Reason Other Than Non-Payment of Premium During the Period

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

- Number of Policies/Certificates Cancelled by Insurer for Any Reason Other Than Non-Payment of Premium During the Period for association products
- 31 Number of Lives on Policies/Certificates cancelled by Insurer Due to Non-Payment of Premium During the Period
- Number of Lives on Policies/Certificates cancelled by Insurer Due to Non-Payment of Premium During the Period for association products
- 32 Number of Policies/Certificates Cancelled by Insurer Following Filing of a Claim or Prior Authorization Request by the policyholder/certificateholder 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/certificateholder During the Period
- 34 Number of rescissions
- Number of rescissions for association products
- 35 Number of insured lives impacted on terminations and cancellations initiated by the policyholder/certificateholder
- Number of insured lives impacted on terminations and cancellations initiated by the policyholder/certificateholder for association products
- 36 Number of insured lives impacted on terminations and cancellations due to nonpayment
- Number of insured lives impacted on terminations and cancellations due to nonpayment for association products
- 37 Number of insured lives impacted by rescissions
- Number of insured lives impacted by rescissions for association products
- 38 Number of Policies/Certificates in Force at the End of the Period
- Number of Policies/Certificates in Force at the End of the Period for association products
- 39 Number of Covered Lives on Policies/Certificates in Force at the End of the Period
- Number of Covered Lives on Policies/Certificates in Force at the End of the Period for association products

how is this different from 28?

How is this different from above?

Prior Authorization

- 40 Number of Prior Authorization Requests Pending at the Beginning of the Period
- 41 Number of prior authorizations requested during period
- 42 Number of prior authorizations approved during period
- 43 Number of prior authorizations denied during period
- 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
- 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 Number of Claims Pending at the Beginning of the Period
- 48 Number of claims received (how are we defining "received"? Date of service? Receipt of claim?)
- 49 Total number of claims denied (includes rejected and returned??)
- 50 Number of denied, rejected, or returned due to claims submission coding error(s)
- 51 Number of denied, rejected, or returned for lack of Prior Authorization
- 52 Number of denied, rejected, or returned as Non-Covered or beyond benefit limitation
- 53 Number of denied, rejected, or returned as Not medically necessary
- 54 Number of denied, rejected, or returned as Subject to pre-existing condition exclusion
- 55 Number of denied, rejected, or returned (in whole or in part) because maximum \$ limit exceeded
- 56 Number of denied, rejected, or returned for Out-of-Network provider During the Period
- 57 Number of Claims Pending at End of Period
- 58 Median Number of Days from Receipt of Claim to Decision for Denied Claims
- 59 Average Number of Days from Receipt of Claim to Decision for Denied Claims
- 60 Median Number of Days from Receipt of Claim to Decision for Approved Claims
- 61 Average Number of Days from Receipt of Claim to Decision for Approved Claims
- 62 Number of Claim Decisions Appeals Pending At Beginning of Period
- 63 Number of Claim Decision Appeals Received During the Period
- 64 Number of Claim Decision Appeals Resulting in Decisions Upheld During the Period
- 65 Number of Claim Decision Appeals Resulting in Decisions Overturned or Modified During the Period
- 66 Number of Claim Decision Appeals Rejected and Not Considered for Any Reason
- 67 Number of Claim Decision Appeals Pending at End of Period
- 68 Average Number of Days from Receipt of Appeal to Decision
- 69 Number of claims paid
- 70 Insured/benefit co-payment responsibility
- 71 Insured coinsurance liability
- 72 Insured deductible responsibility

Pre-existing condition applications

a. What are the triggers or flags for pre-ex review?

I don't think these meet the surveillance standards for MCAS

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 resulting in claims reprocessing
- 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

81	Number of Individual Applications Pending at the Beginning of the Period	
82	Number of applications received	4. Relationships between Insurer and TPAs - OVERSIGHT
83	Number of Renewal/Reissue Individual Applications Received During the Period	a. Collect premiums?
84	Number of New Individual Applications Denied During the Period for Any Reason	b. Producer/distributor?
85	Number of New Individual Applications Denied During the Period - Health Status or Condition	c. Benefit design?
86	Number of Renewal/Reissue Individual Applications Denied During the Period for Any Reason	
87	Number of Renewal/Reissue Individual Applications Denied During the Period - Health Status or Condition	
88	Number of New Individual Applications Approved During the Period	
89	Number of Renewal/Reissue Individual Applications Approved During the Period	
90	Number of Individual Applications Pending at the End of the Period	
91	Number of applications initiated via phone	
92	Number of applications completed via phone	
93	Number of applications initiated face-to-face	
94	Number of applications completed face-to-face	
95	Number of applications initiated online (Electronically)	
96	Number of applications completed online (Electronically)	
97	Number of New Individual Applications initiated by Mail During the Period	
98	Number of New Individual Applications completed by Mail During the Period	
99	Number of New Individual Applications initiated by Any Other Method During the Period	
100	Number of New Individual Applications completed by Any Other Method During the Period	
101	Commissions paid during reporting period (Dollar Amount of Commissions Incurred During the Period)	
102	Unearned Commissions returned to company on policies/certificates sold during the period?	
103	Other fees collected during the period (Dollar Amount of Fees Charged to Applicants and Policyholders During the Period)	Fees a. Type (application, annual)? b. Who collects? (i.e., insurer on behalf of association) c. Refundability