

INSURANCE PRIVACY PROTECTION IN RESPONSE TO GRAMM-LEACH-BLILEY ACT

The date following each state indicates the last time information for the state was reviewed/changed.

STATE	CITATION AND STATUS	BASED ON NAIC MODEL?	PRIVACY OF FINANCIAL INFORMATION	PRIVACY OF HEALTH INFORMATION	STANDARDS FOR SAFEGUARDING INFORMATION
AL (10/23)	AAC 482-1-122 requires compliance with the provisions of Title V of GLBA by all insurers, producers and other licensees of the insurance department. Amended to adopt part of NAIC model.	Yes, part of the previous version of Model 672.	Financial information protections modeled closely on federal rules for banks. Initial notice to consumers required with opportunity to opt out of information sharing with nonaffiliated third parties. Annual notice to customers required. Exemption for a licensee that is disclosing nonpublic personal information to a nonaffiliated third party to perform services for the licensee or perform functions on the licensee's behalf.	No provision	AAC 482-1-126 is based on Model 673.
AK (10/23)	Alaska Stat. § 21.36.510 grants authority to adopt regulations to protect privacy of health and financial information. 3 AAC 26.605 to 26.749	Yes, previous version of Model 672.	Financial information protections modeled closely on federal rules for banks. Initial notice to consumers required with opportunity to opt out of information sharing with nonaffiliated third parties. Annual notice to customers required. Exemption for a licensee that is disclosing nonpublic personal information to a nonaffiliated third party to perform services for the licensee or perform functions on the licensee's behalf.	Requires licensees to get consumer authorization (opt in) prior to disclosing nonpublic personal health information to any other party. Permission must be renewed every 24 months. If a licensee complies with the requirements of the federal Health Insurance Portability and Accountability Act privacy regulation as promulgated by the Department of Health and Human Services (HHS regulation), the licensee does not have to comply with the health information provisions of the NAIC model regulation. List of functions for which health information may be used without opt in.	3 AAC § 26.705 is based on Model 673.

INSURANCE PRIVACY PROTECTION IN RESPONSE TO GRAMM-LEACH-BLILEY ACT

STATE	CITATION AND STATUS	BASED ON NAIC MODEL?	PRIVACY OF FINANCIAL INFORMATION	PRIVACY OF HEALTH INFORMATION	STANDARDS FOR SAFEGUARDING INFORMATION
AZ (10/23)	Insurance Information and Privacy Protection Model Act in place as §§ 20-2101 to 20-2122.	Model 670, has some provisions from previous version of Model 672	Privileged information includes any individually identifiable information related to a claim for insurance benefits. Initial notice and annual notice to customers required. Authorization to collect information remains valid for 30 months for life/health/disability or one year for property/casualty insurance. Authorization may be revoked at any time. List of exceptions included.	If a licensee complies with the requirements of the federal Health Insurance Portability and Accountability Act privacy regulation as promulgated by the Department of Health and Human Services (HHS regulation), the licensee will be in compliance with the AZ law.	A.A.C. §§ R20-6-2101 to R20-6-2104 are based on Model 673.
AR (10/23)	ARK. CODE R. 054.00.74 AR Bulletin No. 1-2006 (January 17, 2006)	Yes, Regulation is based on a previous version of Model 672.	Financial information protections modeled closely on federal rules for banks. Initial notice to consumers required with opportunity to opt out of information sharing with nonaffiliated third parties. Annual notice to customers required. Exemption for a licensee that is disclosing nonpublic personal information to a nonaffiliated third party to perform services for the licensee or perform functions on the licensee's behalf.	Requires licensees to get consumer authorization (opt in) prior to disclosing nonpublic personal health information to any other party. Permission must be renewed every 24 months. If a licensee complies with the requirements of the federal Health Insurance Portability and Accountability Act privacy regulation as promulgated by the Department of Health and Human Services (HHS regulation), the licensee does not have to comply with the health information provisions of the NAIC model regulation. List of functions for which health information may be used without opt in.	ARK. CODE R. 054.00.77 is based on Model 673.

INSURANCE PRIVACY PROTECTION IN RESPONSE TO GRAMM-LEACH-BLILEY ACT

STATE	CITATION AND STATUS	BASED ON NAIC MODEL?	PRIVACY OF FINANCIAL INFORMATION	PRIVACY OF HEALTH INFORMATION	STANDARDS FOR SAFEGUARDING INFORMATION
CA (10/23)	Insurance Information and Privacy Protection Act in place as Ins. §§ 791.01 to 791.29; 10 CA ADC §§ 2689.1 to 2689.24 California Financial Information Privacy Act in place as Fin. §§ 4050 to 4060	Model 670, Regulation has some portions of previous version of Model 672. Some portions of previous version Model 672.	Financial information protections modeled closely on federal rules for banks. Initial notice to consumers required with opportunity to opt out of information sharing with nonaffiliated third parties. Annual notice to customers required. Requires the financial institution to obtain written consent before sharing financial information with nonaffiliated companies. Prior to sharing with affiliates, must provide conspicuous notice of intent to do so. Privacy notices included.	An insurer may not disclose medical information without the consumer's prior written authorization.	10 CA ADC §§ 2689.12 to 2689.20 are based on Model 673.
CO (10/23)	3 CCR 702-6:6-4-1; 3 CCR 702-6:6-4-1 Appendix A	Yes, Model 672.	Financial information protections modeled closely on federal rules for banks. Initial notice to consumers required with opportunity to opt out of information sharing with nonaffiliated third parties. Annual notice to customers required. Exemption for a licensee that is disclosing nonpublic personal information to a nonaffiliated third party to perform services for the licensee or perform functions on the licensee's behalf.	Requires licensees to get consumer authorization (opt in) prior to disclosing nonpublic personal health information to any other party. Permission must be renewed every 24 months. If a licensee complies with the requirements of the federal Health Insurance Portability and Accountability Act privacy regulation as promulgated by the Department of Health and Human Services (HHS regulation), the licensee does not have to comply with the health information provisions of the NAIC model regulation. List of functions for which health information may be used without opt in.	3 CCR 702-6:6-4-2 is based on Model 673.

INSURANCE PRIVACY PROTECTION IN RESPONSE TO GRAMM-LEACH-BLILEY ACT

STATE	CITATION AND STATUS	BASED ON NAIC MODEL?	PRIVACY OF FINANCIAL INFORMATION	PRIVACY OF HEALTH INFORMATION	STANDARDS FOR SAFEGUARDING INFORMATION
CT (10/23)	Insurance Information and Privacy Protection Act in place as §§ 38a-975 to 38a-999b; Regs. §§ 38a-8-105 to 38a-8-123; 38a-8-123 Appendix A	Model 670, Regulation is part of previous version of Model 672.	Financial information protections modeled closely on federal rules for banks. Initial notice to consumers required with opportunity to opt out of information sharing of non-public personal information with nonaffiliated third parties. Annual notice to customers required. Exemption for a licensee that is disclosing nonpublic personal information to a nonaffiliated third party to perform services for the licensee or perform functions on the licensee's behalf.	An insurer may not disclose medical information without the consumer's prior written authorization. Insurer shall comply with all existing applicable statutes and regulations to protect the confidentiality of personal health information.	Regs. §§ 38a-8-124 to 38a-8-126 are based on Model 673.
DE (10/23)	18 Del.C. § 535 (Authority to adopt regulations); 18 Del. Admin. Code §§ 904-1.0 to 904-16.0; 904 Appendix A	Yes, part of previous version of Model 672.	Financial information protections modeled closely on federal rules for banks. Initial notice to consumers required with opportunity to opt out of information sharing of non-public personal information with nonaffiliated third parties. Annual notice to customers required. Exemption for a licensee that is disclosing nonpublic personal information to a nonaffiliated third party to perform services for the licensee or perform functions on the licensee's behalf.	No provision	18 Del. Admin. Code §§ 905-1.0 to 905-12.0 are based on Model 673.

INSURANCE PRIVACY PROTECTION IN RESPONSE TO GRAMM-LEACH-BLILEY ACT

STATE	CITATION AND STATUS	BASED ON NAIC MODEL?	PRIVACY OF FINANCIAL INFORMATION	PRIVACY OF HEALTH INFORMATION	STANDARDS FOR SAFEGUARDING INFORMATION
DC (10/23)	26-A DCMR §§ 3600 to 3612	Partially, previous version of Model 672.	Financial information protections modeled closely on federal rules for banks. Initial notice to consumers required with opportunity to opt out of information sharing of non-public personal information with nonaffiliated third parties. Annual notice to customers required. Exemption for a licensee that is disclosing nonpublic personal information to a nonaffiliated third party to perform services for the licensee or perform functions on the licensee's behalf.	No provision	26-A DCMR §§ 3613 to 3620.1 are based on Model 673.
FL (10/23)	Fla. Stat. § 626.9651 (Authority to adopt model); Fla. Admin. Code Ann. r. 69O-128.001 to 69O-128.035	Yes, previous version of Model 672.	Financial information protections modeled closely on federal rules for banks. Initial notice to consumers required with opportunity to opt out of information sharing with nonaffiliated third parties. Annual notice to customers required. Exemption for a licensee that is disclosing nonpublic personal information to a nonaffiliated third party to perform services for the licensee or perform functions on the licensee's behalf.	Requires licensees to get consumer authorization (opt in) prior to disclosing nonpublic personal health information to any other party. Permission must be renewed every 24 months. If a licensee complies with the requirements of the federal Health Insurance Portability and Accountability Act privacy regulation as promulgated by the Department of Health and Human Services (HHS regulation), the licensee does not have to comply with the health information provisions of the NAIC model regulation. List of functions for which health information may be used without opt in.	Rule 69O-128.030 to 69O-128.035 are based on Model 673.

INSURANCE PRIVACY PROTECTION IN RESPONSE TO GRAMM-LEACH-BLILEY ACT

STATE	CITATION AND STATUS	BASED ON NAIC MODEL?	PRIVACY OF FINANCIAL INFORMATION	PRIVACY OF HEALTH INFORMATION	STANDARDS FOR SAFEGUARDING INFORMATION
GA (10/23)	Insurance Information and Privacy Protection Act in place as Ga. Code Ann. §§ 33-39-1 to 33-39-23. Ga Comp R. & Regs. 120-2-87-.01 to 120-2-87.06	Model 670, Regulation not based on NAIC Model.	Insurers must comply with Title V of GLBA.	No provision	No provision
HI (10/23)	HRS §§ 431:3A-101 to 431:3A-504	Yes, part of previous version of Model 672.	Financial information protections modeled closely on federal rules for banks. Initial notice to consumers required with opportunity to opt out of information sharing with nonaffiliated third parties. Annual notice to customers required. Exemption for a licensee that is disclosing nonpublic personal information to a nonaffiliated third party to perform services for the licensee or perform functions on the licensee's behalf.	No provision	No provision

INSURANCE PRIVACY PROTECTION IN RESPONSE TO GRAMM-LEACH-BLILEY ACT

STATE	CITATION AND STATUS	BASED ON NAIC MODEL?	PRIVACY OF FINANCIAL INFORMATION	PRIVACY OF HEALTH INFORMATION	STANDARDS FOR SAFEGUARDING INFORMATION
ID (10/23)	I.C. § 41-1334 provides authority to adopt regulations consistent with Title V of GLBA. IDAPA 18.01.01.010 to 18.01.01.500	Parts of previous version of Model 672	Financial information protections modeled closely on federal rules for banks. Initial notice to consumers required with opportunity to opt out of information sharing with nonaffiliated third parties. Annual notice to customers required. Exemption for a licensee that is disclosing nonpublic personal information to a nonaffiliated third party to perform services for the licensee or perform functions on the licensee's behalf.	No provision	No provision
IL (10/23)	Insurance Information and Privacy Protection Act in place as 215 ILCS §§ 5/1001 to 5/1024. 215 ILCS 5/1023.5 (Authority to adopt regulations). 50 Ill. Adm. Code §§ 4002.10 to 4002.240, Illustration A	Model 670, part of the previous version of Model 672.	Financial information protections modeled closely on federal rules for banks. Initial notice to consumers required with opportunity to opt out of information sharing with nonaffiliated third parties. Annual notice to customers required. Exemption for a licensee that is disclosing nonpublic personal information to a nonaffiliated third party to perform services for the licensee or perform functions on the licensee's behalf.	No provision	50 Ill. Adm. Code §§ 4003.10 to 4003.110 are based on Model 673.

INSURANCE PRIVACY PROTECTION IN RESPONSE TO GRAMM-LEACH-BLILEY ACT

STATE	CITATION AND STATUS	BASED ON NAIC MODEL?	PRIVACY OF FINANCIAL INFORMATION	PRIVACY OF HEALTH INFORMATION	STANDARDS FOR SAFEGUARDING INFORMATION
IN (10/23)	760 Ind. Admin. Code §§ 1-67-1 to 1-67-20	Yes, part of the previous version of Model 672.	Financial information protections modeled closely on federal rules for banks. Initial notice to consumers required with opportunity to opt out of information sharing with nonaffiliated third parties. Annual notice to customers required. Exemption for a licensee that is disclosing nonpublic personal information to a nonaffiliated third party to perform services for the licensee or perform functions on the licensee's behalf.	No provision	No provision
IA (10/23)	I.C.A. 505.8 requires the commissioner to adopt privacy rules concerning information held by insurer or agent consistent with GLBA. IAC §§ 191-90.1(505) to 191-90.40(505)	Yes, part of the previous version of Model 672.	Financial information protections modeled closely on federal rules for banks. Initial notice to consumers required with opportunity to opt out of information sharing with nonaffiliated third parties. Annual notice to customers required. Exemption for a licensee that is disclosing nonpublic personal information to a nonaffiliated third party to perform services for the licensee or perform functions on the licensee's behalf.	Requires licensees to get consumer authorization (opt in) prior to disclosing nonpublic personal health information to any other party. Permission must be renewed every 24 months. If a licensee complies with the requirements of the federal Health Insurance Portability and Accountability Act privacy regulation as promulgated by the Department of Health and Human Services (HHS regulation), the licensee does not have to comply with the health information provisions of the NAIC model regulation. List of functions for which health information may be used without opt in.	IAC §§ 191-90.37(505) to 191-90.40(505) are based on Model 673.

INSURANCE PRIVACY PROTECTION IN RESPONSE TO GRAMM-LEACH-BLILEY ACT

STATE	CITATION AND STATUS	BASED ON NAIC MODEL?	PRIVACY OF FINANCIAL INFORMATION	PRIVACY OF HEALTH INFORMATION	STANDARDS FOR SAFEGUARDING INFORMATION
KS (10/23)	<p>Kan. Stat. Ann. § 40-2404(15) gives authority to adopt rules no more restrictive than the standards contained in regulations promulgated under Title V of GLBA by federal regulatory agencies governing financial institutions.</p> <p>Kan. Stat. Ann. § 40-2404(15) amends the authority to require that the commissioner adopt rules consistent with the NAIC Model.</p> <p>K.A.R. 40-1-46</p>	Yes, adopted previous version of Model 672 by reference.	Financial information protections modeled closely on federal rules for banks. Initial notice to consumers required with opportunity to opt out of information sharing with nonaffiliated third parties. Annual notice to customers required. Exemption for a licensee that is disclosing nonpublic personal information to a nonaffiliated third party to perform services for the licensee or perform functions on the licensee's behalf.	Requires licensees to get consumer authorization (opt in) prior to disclosing nonpublic personal health information to any other party. Permission must be renewed every 24 months. If a licensee complies with the requirements of the federal Health Insurance Portability and Accountability Act privacy regulation as promulgated by the Department of Health and Human Services (HHS regulation), the licensee does not have to comply with the health information provisions of the NAIC model regulation. List of functions for which health information may be used without opt in.	No provision

INSURANCE PRIVACY PROTECTION IN RESPONSE TO GRAMM-LEACH-BLILEY ACT

STATE	CITATION AND STATUS	BASED ON NAIC MODEL?	PRIVACY OF FINANCIAL INFORMATION	PRIVACY OF HEALTH INFORMATION	STANDARDS FOR SAFEGUARDING INFORMATION
KY (10/23)	806 KAR 3:210; 3:230	Yes, Model 672.	Nonpublic personal financial information protections modeled closely on federal rules for banks. Initial notice to consumers required with opportunity to opt out of information sharing with nonaffiliated third parties. Annual notice to customers required. Exemption for a licensee that is disclosing nonpublic personal information to a nonaffiliated third party to perform services for the licensee or perform functions on the licensee's behalf.	Requires licensees to get consumer authorization (opt in) prior to disclosing nonpublic personal health information to any other party. Permission must be renewed every 24 months. If a licensee complies with the requirements of the federal Health Insurance Portability and Accountability Act privacy regulation as promulgated by the Department of Health and Human Services (HHS regulation), the licensee does not have to comply with the health information provisions of the NAIC model regulation. List of functions for which health information may be used without opt in.	806 KAR 3:230 based on Model 673.
LA (10/23)	La. Admin Code tit. 37, pt. XIII, §§ 9901 to 9953, Appendix A (Ins. Reg. 76); L.S.A.-R.S. § 22:1079	Yes, part of the previous version of Model 672.	Nonpublic personal information protections modeled closely on federal rules for banks. Initial notice to consumers required with opportunity to opt out of information sharing with nonaffiliated third parties. Annual notice to customers required. Exemption for a licensee that is disclosing nonpublic personal information to a nonaffiliated third party to perform services for the licensee or perform functions on the licensee's behalf.	A health insurer in compliance with the privacy requirements of HIPAA is deemed in compliance with state laws intended to implement Title V of GLBA.	No provision

INSURANCE PRIVACY PROTECTION IN RESPONSE TO GRAMM-LEACH-BLILEY ACT

STATE	CITATION AND STATUS	BASED ON NAIC MODEL?	PRIVACY OF FINANCIAL INFORMATION	PRIVACY OF HEALTH INFORMATION	STANDARDS FOR SAFEGUARDING INFORMATION
ME (10/23)	Insurance Information and Privacy Protection Act in place as 24-A M.R.S.A. §§ 2201 to 2220; 9-A M.R.S.A. § 3-314 gives authority to adopt regulations implementing GLBA. Bulletin No. 308 (July 12, 2001) explains to insurers; brochure explains to consumers.	Model 670	Privileged information includes any individually identifiable information related to a claim for insurance benefits. Initial notice and annual notice to customers required. Authorization to collect information remains valid for 30 months for life/health/disability or one year for property/casualty insurance. Authorization may be revoked at any time. List of exceptions included.	No provision	02-031 CMR ch. 980 §§ 1 to 8 are based on Model 673.
MD (10/23)	Ins. § 2-109 gives the commissioner authority to establish standards consistent with Title V of GLBA; regulations shall be consistent with the NAIC model. COMAR 31.16.08.01 to 31.16.08.24	Yes, previous version of Model 672.	Financial information protections modeled closely on federal rules for banks. Initial notice to consumers required with opportunity to opt out of information sharing with nonaffiliated third parties. Annual notice to customers required. Exemption for a licensee that is disclosing nonpublic personal information to a nonaffiliated third party to perform services for the licensee or perform functions on the licensee's behalf.	Requires licensees to get consumer authorization (opt in) prior to disclosing nonpublic personal health information to any other party. Permission must be renewed every 24 months. If a licensee complies with the requirements of the federal Health Insurance Portability and Accountability Act privacy regulation as promulgated by the Department of Health and Human Services (HHS regulation), the licensee does not have to comply with the health information provisions of the NAIC model regulation. List of functions for which health information may be used without opt in.	No provision

INSURANCE PRIVACY PROTECTION IN RESPONSE TO GRAMM-LEACH-BLILEY ACT

STATE	CITATION AND STATUS	BASED ON NAIC MODEL?	PRIVACY OF FINANCIAL INFORMATION	PRIVACY OF HEALTH INFORMATION	STANDARDS FOR SAFEGUARDING INFORMATION
MA (10/23)	Insurance Information and Privacy Protection Act in place as M.G.L.A. 175I §§ 1 to 22.	Model 670, part of previous version of Model 672	Privileged information includes any individually identifiable information related to a claim for insurance benefits. Initial notice and annual notice to customers required. Authorization to collect information remains valid for 30 months for life/health/disability or one year for property/casualty insurance. Authorization may be revoked at any time. List of exceptions included.	No provision	201 CMR 17.00 to 17.05 are based on Model 673
MI (10/23)	M.C.L.A. §§ 500.501 to 500.547	Yes, part of previous version of Model 672.	Nonpublic personal information protections modeled closely on federal rules for banks. Initial notice to consumers required with opportunity to opt out of information sharing with nonaffiliated third parties. Annual notice to customers required. Exemption for a licensee that is disclosing nonpublic personal information to a nonaffiliated third party to perform services for the licensee or perform functions on the licensee's behalf.	No provision	Mich. Admin. Code R. 500.551 to 500.560 are based on Model 673.
MN (10/23)	Insurance Information and Privacy Protection Act in place as §§ 72A.49 to 72A.505.	Model 670	Privileged information includes any individually identifiable information related to a claim for insurance benefits. Initial notice and annual notice to customers required. Authorization may be revoked at any time. List of exceptions included.	No provision	No provision

INSURANCE PRIVACY PROTECTION IN RESPONSE TO GRAMM-LEACH-BLILEY ACT

STATE	CITATION AND STATUS	BASED ON NAIC MODEL?	PRIVACY OF FINANCIAL INFORMATION	PRIVACY OF HEALTH INFORMATION	STANDARDS FOR SAFEGUARDING INFORMATION
MS (10/23)	Miss. Code Ann. § 83-1-45 gives the commissioner authority to adopt regulations to implement GLBA. Miss. Admin. Code 19-1:28.01 to 19-1:28-27 (Appendix A)	Yes, previous version of Model 672.	Financial information protections modeled closely on federal rules for banks. Initial notice to consumers required with opportunity to opt out of information sharing with nonaffiliated third parties. Annual notice to customers required. Exemption for a licensee that is disclosing nonpublic personal information to a nonaffiliated third party to perform services for the licensee or perform functions on the licensee's behalf.	Requires licensees to get consumer authorization (opt in) prior to disclosing nonpublic personal health information to any other party. Permission must be renewed every 24 months. If a licensee complies with the requirements of the federal Health Insurance Portability and Accountability Act privacy regulation as promulgated by the Department of Health and Human Services (HHS regulation), the licensee does not have to comply with the health information provisions of the NAIC model regulation. List of functions for which health information may be used without opt in.	No provision
MO (10/23)	Mo. Rev. Stat. § 362.422 provides authority to adopt regulations. 20 CSR § 100-6.100	Yes, part of previous version of Model 672.	Financial information protections modeled closely on federal rules for banks. Initial notice to consumers required with opportunity to opt out of information sharing with nonaffiliated third parties. Annual notice to customers required. Exemption for a licensee that is disclosing nonpublic personal information to a nonaffiliated third party to perform services for the licensee or perform functions on the licensee's behalf.	No provision	20 CSR § 100-6.110 is based on Model 673.

INSURANCE PRIVACY PROTECTION IN RESPONSE TO GRAMM-LEACH-BLILEY ACT

STATE	CITATION AND STATUS	BASED ON NAIC MODEL?	PRIVACY OF FINANCIAL INFORMATION	PRIVACY OF HEALTH INFORMATION	STANDARDS FOR SAFEGUARDING INFORMATION
MT (10/23)	Insurance Information and Privacy Protection Model Act in place as MCA §§ 33-19-101 to 33-19-409. Mont. Admin. R. §§ 6.6.6901 to 6.6.6904	Model 670, part of previous version of Model 672.	Privileged information includes any individually identifiable information related to a claim for insurance benefits. Initial notice and annual notice to customers required. Authorization to collect information remains valid for 30 months for life/health/disability or one year for property/casualty insurance. Authorization may be revoked at any time. List of exceptions included.	No provision	Mont. Admin. R. §§ 6.6.7001 to 6.6.7019 are based on Model 673.
NE (10/23)	Neb. Rev. Stat. §§ 44-901 to 44-925	Yes, previous version of Model 672.	Financial information protections modeled closely on federal rules for banks. Initial notice to consumers required with opportunity to opt out of information sharing with nonaffiliated third parties. Annual notice to customers required. Exemption for a licensee that is disclosing nonpublic personal information to a nonaffiliated third party to perform services for the licensee or perform functions on the licensee's behalf.	Requires licensees to get consumer authorization (opt in) prior to disclosing nonpublic personal health information to any other party. Permission must be renewed every 24 months. If a licensee complies with the requirements of the federal Health Insurance Portability and Accountability Act privacy regulation as promulgated by the Department of Health and Human Services (HHS regulation), the licensee does not have to comply with the health information provisions of the NAIC model regulation. List of functions for which health information may be used without opt in.	210 Neb. Admin. Code §§ 77-001 to 77-012 are based on Model 673.

INSURANCE PRIVACY PROTECTION IN RESPONSE TO GRAMM-LEACH-BLILEY ACT

STATE	CITATION AND STATUS	BASED ON NAIC MODEL?	PRIVACY OF FINANCIAL INFORMATION	PRIVACY OF HEALTH INFORMATION	STANDARDS FOR SAFEGUARDING INFORMATION
NV (10/23)	Insurance Information and Privacy Protection Act in place as N.A.C. §§ 679B.560 to 679B.878.	Model 670, part of previous version of Model 672.	Financial information protections modeled closely on federal rules for banks. Initial notice to consumers required with opportunity to opt out of information sharing with nonaffiliated third parties. Annual notice to customers required. Exemption for a licensee that is disclosing nonpublic personal information to a nonaffiliated third party to perform services for the licensee or perform functions on the licensee's behalf.	No provision	No provision
NH (10/23)	N.H. Code Admin. R. Ins. §§ 3001.01 to 3006.04, Appendix A	Yes, Model 672.	Financial information protections modeled closely on federal rules for banks. Initial notice to consumers required with opportunity to opt out of information sharing with nonaffiliated third parties. Annual notice to customers required. Exemption for a licensee that is disclosing nonpublic personal information to a nonaffiliated third party to perform services for the licensee or perform functions on the licensee's behalf.	Requires licensees to get consumer authorization (opt in) prior to disclosing nonpublic personal health information to any other party. Permission must be renewed every 24 months. If a licensee complies with the requirements of the federal Health Insurance Portability and Accountability Act privacy regulation as promulgated by the Department of Health and Human Services (HHS regulation), the licensee does not have to comply with the health information provisions of the NAIC model regulation. List of functions for which health information may be used without opt in.	N.H. Code Admin. R. Ins §§ 3701.01 to 3702.07 are based on Model 673.

INSURANCE PRIVACY PROTECTION IN RESPONSE TO GRAMM-LEACH-BLILEY ACT

STATE	CITATION AND STATUS	BASED ON NAIC MODEL?	PRIVACY OF FINANCIAL INFORMATION	PRIVACY OF HEALTH INFORMATION	STANDARDS FOR SAFEGUARDING INFORMATION
NJ (10/23)	Insurance Information and Privacy Protection Act in place as N.J.S.A. §§ 17:23A-1 to 17:23A-22. Bulletin No. 2000-15 (November 8, 2000)	Model 670	Privileged information includes any individually identifiable information related to a claim for insurance benefits. Initial notice and annual notice to customers required. Authorization to collect information remains valid for 30 months for life/health/disability or one year for property/casualty insurance. Authorization may be revoked at any time. List of exceptions included.	No provision	N.J.A.C. §§ 11:1-44.1 to 11:1-44.11 are based on Model 673.
NM (10/23)	N.M.S.A. § 59A-2-9.3 provides authority to promulgate regulations. N.M. Admin. Code §§ 13.1.3.1 to 13.1.3.28	Yes, previous version of Model 672.	Financial information protections modeled on federal rules for banks. Opt in required before information can be disclosed. Annual notice to customers required. Exemption for a licensee that is disclosing nonpublic personal information to a nonaffiliated third party to perform services for the licensee or perform functions on the licensee's behalf.	Requires licensees to get consumer authorization (opt in) prior to disclosing nonpublic personal health information to any other party. If a licensee complies with the requirements of the federal Health Insurance Portability and Accountability Act privacy regulation as promulgated by the Department of Health and Human Services (HHS regulation), the licensee does not have to comply with the health information provisions of the NAIC model regulation. List of functions for which health information may be used without opt in.	No provision

INSURANCE PRIVACY PROTECTION IN RESPONSE TO GRAMM-LEACH-BLILEY ACT

STATE	CITATION AND STATUS	BASED ON NAIC MODEL?	PRIVACY OF FINANCIAL INFORMATION	PRIVACY OF HEALTH INFORMATION	STANDARDS FOR SAFEGUARDING INFORMATION
NY (10/23)	11 NYCRR §§ 420.0 to 420.24 (Reg. No. 169), Appendix A	Yes, previous version of Model 672.	Financial information protections modeled closely on federal rules for banks. Initial notice to consumers required with opportunity to opt out of information sharing with nonaffiliated third parties. Annual notice to customers required. Exemption for a licensee that is disclosing nonpublic personal information to a nonaffiliated third party to perform services for the licensee or perform functions on the licensee's behalf.	Requires licensees to get consumer authorization (opt in) prior to disclosing nonpublic personal health information to any other party. Permission must be renewed every 24 months. If a licensee complies with the requirements of the federal Health Insurance Portability and Accountability Act privacy regulation as promulgated by the Department of Health and Human Services (HHS regulation), the licensee does not have to comply with the health information provisions of the NAIC model regulation. List of functions for which health information may be used without opt in.	11 NYCRR §§ 421.0 to 421.10 (Reg. No. 173) are based on Model 673.
NC (10/23)	Insurance Information and Privacy Protection Act in place as N.C.G.S.A. §§ 58-39-1 to 58-39-165.	Model 670, part of a previous version of Model 672.	Privileged information includes any individually identifiable information related to a claim for insurance benefits. Initial notice and annual notice to customers required. Authorization to collect information remains valid for 30 months for life/health/disability or one year for property/casualty insurance. Authorization may be revoked at any time. List of exceptions included.	No provision	N.C.G.S.A. §§ 58-39-130 to 58-39-165 are based on Model 673.

INSURANCE PRIVACY PROTECTION IN RESPONSE TO GRAMM-LEACH-BLILEY ACT

STATE	CITATION AND STATUS	BASED ON NAIC MODEL?	PRIVACY OF FINANCIAL INFORMATION	PRIVACY OF HEALTH INFORMATION	STANDARDS FOR SAFEGUARDING INFORMATION
ND (11/23)	N.D.C.C. § 26.1-02-27 gives authority to the commissioner to adopt rules regarding disclosure of non-public personal information. NDAC §§ 45-14-01-01 to 45-14-01-25, Appendix A	Yes, previous version of Model 672.	Financial information protections modeled closely on federal rules for banks. Initial notice to consumers required with opportunity to opt out of information sharing with nonaffiliated third parties. Annual notice to customers required unless one of the exceptions listed in N.D.C.C. § 26.1-02-27 apply. Exemption for a licensee that is disclosing nonpublic personal information to a nonaffiliated third party to perform services for the licensee or perform functions on the licensee's behalf.	Requires licensees to get consumer authorization (opt in) prior to disclosing nonpublic personal health information to any other party. Permission must be renewed every 24 months. If a licensee complies with the requirements of the federal Health Insurance Portability and Accountability Act privacy regulation as promulgated by the Department of Health and Human Services (HHS regulation), the licensee does not have to comply with the health information provisions of the NAIC model regulation. List of functions for which health information may be used without opt in.	NDAC §§ 45-14-02-01 to 45-14-02-03 are based on Model 673.
OH (11/23)	Insurance Information and Privacy Protection Model in place as R.C. §§ 3904.01 to 3904.22.	Model 670, part of a previous version of Model 672.	Privileged information includes any individually identifiable information related to a claim for insurance benefits. Initial notice and annual notice to customers required. Authorization to collect information remains valid for 30 months for life/health/disability or one year for property/casualty insurance. Authorization may be revoked at any time. List of exceptions included.	No provision	No provision

INSURANCE PRIVACY PROTECTION IN RESPONSE TO GRAMM-LEACH-BLILEY ACT

STATE	CITATION AND STATUS	BASED ON NAIC MODEL?	PRIVACY OF FINANCIAL INFORMATION	PRIVACY OF HEALTH INFORMATION	STANDARDS FOR SAFEGUARDING INFORMATION
OK (11/23)	Okla. Admin. Code §§ 365:35-1-1 to 365:35-1-54	Yes, previous version of Model 672.	Financial information protections modeled closely on federal rules for banks. Initial notice to consumers required with opportunity to opt out of information sharing with nonaffiliated third parties. Annual notice to customers required. Exemption for a licensee that is disclosing nonpublic personal information to a nonaffiliated third party to perform services for the licensee or perform functions on the licensee's behalf.	Requires licensees to get consumer authorization (opt in) prior to disclosing nonpublic personal health information to any other party. Permission must be renewed every 24 months. If a licensee complies with the requirements of the federal Health Insurance Portability and Accountability Act privacy regulation as promulgated by the Department of Health and Human Services (HHS regulation), the licensee does not have to comply with the health information provisions of the NAIC model regulation. List of functions for which health information may be used without opt in.	Okla. Admin. Code §§ 365:35-3-1 to 365:35-3-11 is based on Model 673.
OR (11/23)	Insurance Information and Privacy Protection Act in place as O.R.S. §§ 746.600 to 746.690; OAR 836-080-0501 to 836-080-0551; 836-080-0600 to 836-080-0700	Model 670, much of a previous version of Model 672.	Regulation describes privacy notice requirement.	May not use health information without permission (opt in). Regulation requires clear and conspicuous notice of information practices in regard to transaction of health insurance. Need specific permission (opt in) to disclose personal privileged information with exceptions.	OAR §§ 836-081-0101 to 836-081-0126 are based on Model 673.

INSURANCE PRIVACY PROTECTION IN RESPONSE TO GRAMM-LEACH-BLILEY ACT

STATE	CITATION AND STATUS	BASED ON NAIC MODEL?	PRIVACY OF FINANCIAL INFORMATION	PRIVACY OF HEALTH INFORMATION	STANDARDS FOR SAFEGUARDING INFORMATION
PA (11/23)	31 Pa. Code §§ 146a.1 to 146a.44, Appendix A 31 Pa. Code §§ 146b.1 to 146b.24	Yes, part of a previous version of Model 672.	Financial information protections modeled closely on federal rules for banks. Initial notice to consumers required with opportunity to opt out of information sharing with nonaffiliated third parties. Annual notice to customers required. Exemption for a licensee that is disclosing nonpublic personal information to a nonaffiliated third party to perform services for the licensee or perform functions on the licensee's behalf.	Requires licensees to get consumer authorization (opt in) prior to disclosing nonpublic personal health information to any other party. Permission must be renewed every 24 months. If a licensee complies with the requirements of the federal Health Insurance Portability and Accountability Act privacy regulation as promulgated by the Department of Health and Human Services (HHS regulation), the licensee does not have to comply with the health information provisions of the NAIC model regulation. List of functions for which health information may be used without opt in.	31 Pa. Code §§ 146c.1 to 146c.11 are based on Model 673.
PR (11/23)	Reg. LXXV; see also GLBA Guide	Yes, previous version of Model 672.	Financial information protections modeled closely on federal rules for banks. Initial notice to consumers required with opportunity to opt out of information sharing with nonaffiliated third parties. Annual notice to customers required. Exemption for a licensee that is disclosing nonpublic personal information to a nonaffiliated third party to perform services for the licensee or perform functions on the licensee's behalf.	Requires licensees to get consumer authorization (opt in) prior to disclosing nonpublic personal health information to any other party. Permission must be renewed every 24 months. If a licensee complies with the requirements of the federal Health Insurance Portability and Accountability Act privacy regulation as promulgated by the Department of Health and Human Services (HHS regulation), the licensee does not have to comply with the health information provisions of the NAIC model regulation. List of functions for which health information may be used without opt in.	No provision

INSURANCE PRIVACY PROTECTION IN RESPONSE TO GRAMM-LEACH-BLILEY ACT

STATE	CITATION AND STATUS	BASED ON NAIC MODEL?	PRIVACY OF FINANCIAL INFORMATION	PRIVACY OF HEALTH INFORMATION	STANDARDS FOR SAFEGUARDING INFORMATION
RI (11/23)	230-20-60 R.I. CODE R. §§ §§ 7.1 to 7.26	Yes, Model 672.	Financial information protections modeled closely on federal rules for banks. Initial notice to consumers required with opportunity to opt out of information sharing with nonaffiliated third parties. Annual notice to customers required. Exemption for a licensee that is disclosing nonpublic personal information to a nonaffiliated third party to perform services for the licensee or perform functions on the licensee's behalf.	Requires licensees to get consumer authorization (opt in) prior to disclosing nonpublic personal health information to any other party. Permission must be renewed every 24 months. If a licensee complies with the requirements of the federal Health Insurance Portability and Accountability Act privacy regulation as promulgated by the Department of Health and Human Services (HHS regulation), the licensee does not have to comply with the health information provisions of the NAIC model regulation. List of functions for which health information may be used without opt in.	230-20-60 R.I. CODE R. §§ §§ 8.1 to 8.12 are based on Model 673.
SC (11/23)	S.C. Code of Regs. 69-58 §§ 1 to 25, Appendix A	Yes, Model 672.	Financial information protections modeled closely on federal rules for banks. Initial notice to consumers required with opportunity to opt out of information sharing with nonaffiliated third parties. Annual notice to customers required. Exemption for a licensee that is disclosing nonpublic personal information to a nonaffiliated third party to perform services for the licensee or perform functions on the licensee's behalf.	Requires licensees to get consumer authorization (opt in) prior to disclosing nonpublic personal health information to any other party. Permission must be renewed every 24 months. If a licensee complies with the requirements of the federal Health Insurance Portability and Accountability Act privacy regulation as promulgated by the Department of Health and Human Services (HHS regulation), the licensee does not have to comply with the health information provisions of the NAIC model regulation. List of functions for which health information may be used without opt in.	No provision

INSURANCE PRIVACY PROTECTION IN RESPONSE TO GRAMM-LEACH-BLILEY ACT

STATE	CITATION AND STATUS	BASED ON NAIC MODEL?	PRIVACY OF FINANCIAL INFORMATION	PRIVACY OF HEALTH INFORMATION	STANDARDS FOR SAFEGUARDING INFORMATION
SD (11/23)	S.D.C.L. § 58-2-41 provides authority to adopt rules related to financial privacy. ARSD §§ 20:06:45:01 to 20:06:45:31, Appendix A	Yes, part of a previous version of Model 672.	Financial information protections modeled closely on federal rules for banks. Initial notice to consumers required with opportunity to opt out of information sharing with nonaffiliated third parties. Annual notice to customers required. Exemption for a licensee that is disclosing nonpublic personal information to a nonaffiliated third party to perform services for the licensee or perform functions on the licensee's behalf.	Requires licensees to get consumer authorization (opt in) prior to disclosing nonpublic personal health information to any other party. Permission must be renewed every 24 months. If a licensee complies with the requirements of the federal Health Insurance Portability and Accountability Act privacy regulation as promulgated by the Department of Health and Human Services (HHS regulation), the licensee does not have to comply with the health information provisions of the NAIC model regulation.	ARSD §§ 20:06:45:20 to 20:06:45:26 are based on Model 673.
TN (11/23)	Tenn. Comp. R. & Regs. §§ 0780-01-72 .01 to 0780-01-72.26, Appendix A	Yes, part of a previous version of Model 672.	Financial information protections modeled closely on federal rules for banks. Initial notice to consumers required with opportunity to opt out of information sharing with nonaffiliated third parties. Annual notice to customers required. Exemption for a licensee that is disclosing nonpublic personal information to a nonaffiliated third party to perform services for the licensee or perform functions on the licensee's behalf.	No provision	No provision

INSURANCE PRIVACY PROTECTION IN RESPONSE TO GRAMM-LEACH-BLILEY ACT

STATE	CITATION AND STATUS	BASED ON NAIC MODEL?	PRIVACY OF FINANCIAL INFORMATION	PRIVACY OF HEALTH INFORMATION	STANDARDS FOR SAFEGUARDING INFORMATION
TX (11/23)	Tex. Ins. Code Ann. § 601.051 (grants authority to adopt regulations). Duty to enforce privacy rules of GLBA. 28 TAC §§ 22.1 to 22.26 (financial); 28 TAC §§ 22.51 to 22.67 (health)	Yes, part of a previous version of Model 672.	Financial information protections modeled closely on federal rules for banks. Initial notice to consumers required with opportunity to opt out of information sharing with nonaffiliated third parties. Annual notice to customers required. Exemption for a licensee that is disclosing nonpublic personal information to a nonaffiliated third party to perform services for the licensee or perform functions on the licensee's behalf.	Requires licensees to get consumer authorization (opt in) prior to disclosing nonpublic personal health information to any other party. Permission must be renewed every 24 months. If a licensee complies with the requirements of the federal Health Insurance Portability and Accountability Act privacy regulation as promulgated by the Department of Health and Human Services (HHS regulation), the licensee does not have to comply with the health information provisions of the NAIC model regulation. List of functions for which health information may be used without opt in.	No provision
UT (11/23)	U.A.C. R590-206-1 to R590-206-26 U.A.C. R590-210-1 to R590-210-5 exempts manufacturer warranty and service contracts from the provisions of R590-206.	Yes, Model 672.	Financial information protections modeled closely on federal rules for banks. Initial notice to consumers required with opportunity to opt out of information sharing with nonaffiliated third parties. Annual notice to customers required. Exemption for a licensee that is disclosing nonpublic personal information to a nonaffiliated third party to perform services for the licensee or perform functions on the licensee's behalf.	Requires licensees to get consumer authorization (opt in) prior to disclosing nonpublic personal health information to any other party. Permission must be renewed every 24 months. If a licensee complies with the requirements of the federal Health Insurance Portability and Accountability Act privacy regulation as promulgated by the Department of Health and Human Services (HHS regulation), the licensee does not have to comply with the health information provisions of the NAIC model regulation. List of functions for which health information may be used without opt in.	U.A.C. R590-216-1 to R590-216-7 are based on Model 673.

INSURANCE PRIVACY PROTECTION IN RESPONSE TO GRAMM-LEACH-BLILEY ACT

STATE	CITATION AND STATUS	BASED ON NAIC MODEL?	PRIVACY OF FINANCIAL INFORMATION	PRIVACY OF HEALTH INFORMATION	STANDARDS FOR SAFEGUARDING INFORMATION
VT (11/23)	Vt. Admin. Code (IH-2001-01) 4-3-42:1 to 4-3-42:26, Appendix A (Licensee) Vt. Admin Code 4-2-10:1 to 10:26, Appendix A (Financial Institution)	Yes, previous version of Model 672 but requires opt in for financial information.	Requires consumer consent (opt in) prior to disclosing financial information to nonaffiliated third parties. Annual notice to customers required. Exemption for a licensee that is disclosing nonpublic personal information to a nonaffiliated third party to perform services for the licensee or perform functions on the licensee's behalf.	Requires licensees to get consumer authorization (opt in) prior to disclosing nonpublic personal health information to any other party. Permission must be renewed every 24 months. If a licensee complies with the requirements of the federal Health Insurance Portability and Accountability Act privacy regulation as promulgated by the Department of Health and Human Services (HHS regulation), the licensee does not have to comply with the health information provisions of the NAIC model regulation.	Vt. Admin. Code (IH-2002-3) 4-3-46:1 to 4-3-46:12 are based on Model 673.
VI (11/23)	No provision				
VA (11/23)	Insurance Information and Privacy Protection Act in place as Va. Code Ann. §§ 38.2-600 to 38.2-619; Administrative Letter 2012-04.	Model 670, part of a previous version of Model 672.	Va. Code Ann. § 38.2-604.1 contains pertinent provisions from the model added to the privacy law. Opt out for financial information.	Va. Code Ann. § 38.2-604.1 requires written authorization (opt in) to disclose health information. Authorization must be renewed every 24 months.	Administrative Letter 2003-4.

INSURANCE PRIVACY PROTECTION IN RESPONSE TO GRAMM-LEACH-BLILEY ACT

STATE	CITATION AND STATUS	BASED ON NAIC MODEL?	PRIVACY OF FINANCIAL INFORMATION	PRIVACY OF HEALTH INFORMATION	STANDARDS FOR SAFEGUARDING INFORMATION
WA (11/23)	WAC §§ 284-04-120 to 284-04-625; 284-04-900 Appendix A	Yes, Model 672 with a few exceptions where WA health information privacy laws are stricter.	Financial information protections modeled closely on federal rules for banks. Initial notice to consumers required with opportunity to opt out of information sharing with nonaffiliated third parties. Annual notice to customers required. Exemption for a licensee that is disclosing nonpublic personal information to a nonaffiliated third party to perform services for the licensee or perform functions on the licensee's behalf.	Requires licensees to get consumer authorization (opt in) prior to disclosing nonpublic personal health information to any other party. Permission must be renewed no less than every 24 months. If a licensee complies with the requirements of the federal Health Insurance Portability and Accountability Act privacy regulation as promulgated by the Department of Health and Human Services (HHS regulation), the licensee does not have to comply with the health information provisions of the NAIC model regulation. The WA regulation replaces the long list of functions where insurers have the right to use health information with a more general section referencing state statutes.	No provision

INSURANCE PRIVACY PROTECTION IN RESPONSE TO GRAMM-LEACH-BLILEY ACT

STATE	CITATION AND STATUS	BASED ON NAIC MODEL?	PRIVACY OF FINANCIAL INFORMATION	PRIVACY OF HEALTH INFORMATION	STANDARDS FOR SAFEGUARDING INFORMATION
WV (11/23)	W. Va. Code § 33-6f-1 grants authority to adopt regulations necessary to carry out Title V of GLBA. W. Va. Code St. R. §§ 114-57-1 to 114-57-22, Appendix A	Yes, previous version of Model 672.	Financial information protections modeled closely on federal rules for banks. Initial notice to consumers required with opportunity to opt out of information sharing with nonaffiliated third parties. Annual notice to customers required. Exemption for a licensee that is disclosing nonpublic personal information to a nonaffiliated third party to perform services for the licensee or perform functions on the licensee's behalf.	Requires licensees to get consumer authorization (opt in) prior to disclosing nonpublic personal health information to any other party. Permission must be renewed every 24 months. If a licensee complies with the requirements of the federal Health Insurance Portability and Accountability Act privacy regulation as promulgated by the Department of Health and Human Services (HHS regulation), the licensee does not have to comply with the health information provisions of the NAIC model regulation. List of functions for which health information may be used without opt in.	W. Va. Code St. R. §§ 114-62-1 to 114-62-6 are based on Model 673.
WI (11/23)	Wis. Adm. Code §§ Ins. 25.01 to 25.95, Appendix A W.S.A. § 610.70	Yes, previous version of Model 672; parts of Model 670.	Financial information protections modeled closely on federal rules for banks. Initial notice to consumers required with opportunity to opt out of information sharing with nonaffiliated third parties. Annual notice to customers required. Exemption for a licensee that is disclosing nonpublic personal information to a nonaffiliated third party to perform services for the licensee or perform functions on the licensee's behalf.	Requires licensees to get consumer authorization (opt in) prior to disclosing nonpublic personal health information to any other party. Permission must be renewed every 24 months. If a licensee complies with the requirements of the federal Health Insurance Portability and Accountability Act privacy regulation as promulgated by the Department of Health and Human Services (HHS regulation), the licensee does not have to comply with the health information provisions of the NAIC model regulation. List of functions for which health information may be used without opt in.	No provision

INSURANCE PRIVACY PROTECTION IN RESPONSE TO GRAMM-LEACH-BLILEY ACT

STATE	CITATION AND STATUS	BASED ON NAIC MODEL?	PRIVACY OF FINANCIAL INFORMATION	PRIVACY OF HEALTH INFORMATION	STANDARDS FOR SAFEGUARDING INFORMATION
WY (11/23)	Wyo. Stat. Ann. § 26-2-133 grants authority to adopt a regulation regarding the disclosure of nonpublic personal financial and health information. Consistent with NAIC Model. Ins. Gen. Ch. 54, §§ 1 to 26	Yes, previous version of Model 672.	Financial information protections modeled closely on federal rules for banks. Initial notice to consumers required with opportunity to opt out of information sharing with nonaffiliated third parties. Annual notice to customers required. Exemption for a licensee that is disclosing nonpublic personal information to a nonaffiliated third party to perform services for the licensee or perform functions on the licensee's behalf.	Requires licensees to get consumer authorization (opt in) prior to disclosing nonpublic personal health information to any other party. Permission must be renewed every 24 months. If a licensee complies with the requirements of the federal Health Insurance Portability and Accountability Act privacy regulation as promulgated by the Department of Health and Human Services (HHS regulation), the licensee does not have to comply with the health information provisions of the NAIC model regulation. List of functions for which health information may be used without opt in.	No Provision.

This chart does not constitute a formal legal opinion by the NAIC staff on the provisions of state law and should not be relied upon as such. Every effort has been made to provide correct and accurate summaries to assist the reader in targeting useful information. For further details, the statutes and regulations cited should be consulted. The NAIC attempts to provide current information; however, readers should consult state law for additional adoptions.