

COORDINATION OF BENEFITS MODEL REGULATION

What are the state pages?

This chart is intended to provide readers with additional information to more easily access state statutes, regulations, bulletins or administrative rulings related to the NAIC model. Such guidance provides readers with a starting point from which they may review how each state has addressed the model and the topic being covered. The NAIC Legal Division has reviewed each state's activity in this area and has determined whether the citation most appropriately fits in the Model Adoption column, Previous Version column, or Related Activity column based on the definitions listed in the key below. The NAIC's interpretation may or may not be shared by the individual states or by interested readers.

How do you use them?

States and territories are listed alphabetically in the chart. Locate the state or territory you are interested in, and depending on which column the citation falls under, you will know whether the NAIC Legal Division has deemed a state's law to be adoption of a model or not. To perform further research, use the citations to locate state laws.

Who do I speak to if I have questions?

If you have questions or believe information related to a state should be updated, please contact Jennifer Neuerburg at jneuerburg@naic.org.

***Disclaimer:** 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. Nor does this state page reflect a determination as to whether a state meets any applicable accreditation standards. Every effort has been made to provide correct and accurate summaries to assist readers in locating useful information. Readers should consult state law for further details and for the most current information.*

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STATE PAGE KEY:

MODEL ADOPTION: States that have citations identified in this column adopted the most recent version of the NAIC model in a **substantially similar manner**. This requires states to adopt the model in its entirety but does allow for variations in style and format. States that have adopted portions of the current NAIC model will be included in this column with an explanatory note.

PREVIOUS VERSION: States that have citations identified in this column (and nothing listed in the Model Adoption column) have enacted an older version of the model but have **not** adopted the most recent version of the NAIC model.

RELATED ACTIVITY: Examples of Related Activity include but are not limited to statutes or regulations addressing the same subject matter, or other administrative guidance such as bulletins and notices. States that have citations identified in this column (and nothing listed in the Model Adoption column) have **not** adopted the most recent version of the NAIC model in a **substantially similar manner**.

NO CURRENT ACTIVITY: No state activity on the topic as of the date of the most recent update. This includes states that have repealed legislation as well as states that have never adopted legislation.

NAIC MEMBER	MODEL ADOPTION	PREVIOUS VERSION	RELATED ACTIVITY
Alabama		ALA. ADMIN. CODE R. 482-1-128-.01 to 482-1-128-.11; APPS. A & B (2007) (birthday rule eff. 8/29/87).	ALA. CODE § 27-1-17 (1981/2003) (includes payment of claims rules related to COB).
Alaska			ALASKA STAT. § 21.42.205 (1997) (authority to adopt regulations).
American Samoa	NO CURRENT ACTIVITY		
Arizona			ARIZ. ADMIN. CODE R. 20-6-214 (1979/2007) (birthday rule eff. 1-1-87).
Arkansas			ARK. ADMIN. CODE 054.00.21-1 to 054.00.21-7 (1988) (birthday rule eff. 1-13-86).
California			CAL. CODE REGS. tit. 10, §§ 2232.52 to 2232.59 (1975/1986) (birthday rule eff. 1-1-87).
Colorado	3 COLO. CODE REGS. § 702-4:4-6-2 (2010/2018).		
Connecticut		CONN. AGENCIES REGS. 38A-480-1 to 38A-480-7 (1988) (birthday rule eff. 4-1-88).	CONN. GEN. STAT. § 38a-546 (1958/2011); BULLETIN 6-20-2008 (2008).

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Delaware		18 DEL. ADMIN. CODE §§ 1307-1.0 to 1307-8.0; App. A (1988/2007) (birthday rule eff. 10-26-88).	
District of Columbia	NO CURRENT ACTIVITY		
Florida			FLA. STAT. § 627.4235 (1974/1992) (birthday rule eff. 10-1-85) (different coordination rule for Medicare beneficiaries).
Georgia		GA. COMP. R. & REGS. 120-2-48 (1991) (birthday rule eff. 1-1-91).	
Guam			10 GUAM CODE ANN. §§ 95100 to 95105 (2018).
Hawaii	NO CURRENT ACTIVITY		
Idaho	IDAHO ADMIN. CODE R. 18.04.15 (2013).		
Illinois	ILL. ADMIN. CODE. tit. 50, §§ 2009.10 to 2009.60; Ex. A (1988/2015) (portions of model).		
Indiana		760 IND. ADMIN. CODE 1-38.1-1 to 1-38.1-22 (1990) (birthday rule eff. 7-1-88).	
Iowa		IOWA ADMIN. CODE R. 191-38.12 to 191-38.19 (2005) (birthday rule eff. 4-15-87).	
Kansas	KAN. ADMIN. REGS. § 40-4-34 (1981/2016) (incorporated by reference).		
Kentucky			806 KY. ADMIN. REGS. 18:030 (1987/2018) (birthday rule eff. 1-1-87).

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Louisiana	LA. ADMIN. CODE tit. 37, §§ XIII.301 to XIII.325 (Regulation 32) (1971/2016).		
Maine			ME. REV. STAT. ANN. tit. 24-A, § 2723-A (1999/2005); tit. 24, § 2332-A; tit. 24-A, § 2844 (1991/1998); 02-031 ME CODE R. 790 (2004).
Maryland			MD. CODE ANN., INS. § 15-104 (1983/1997).
Massachusetts	211 MASS. CODE REGS. §§ 38.01 to 38.10 (2017).		
Michigan			MICH. COMP. LAWS §§ 550.251 to 550.254 (1984/1996) (birthday rule eff. 4-1-85).
Minnesota			MINN. R. §§ 2742.0100 to 2742.0500 (1986) (birthday rule eff. 7-4-87); § 4685.0950 (1989) (applies to HMOs) (birthday rule eff. 10-9-89); MINN. STAT. § 62A.046 (1990/2010).
Mississippi			19 CODE MISS. R. Pt. 3, R. 7.01 (2012).
Missouri		MO. CODE REGS. ANN. tit. 20, § 400-2.030 (1991) (birthday rule eff. 1-1-86).	
Montana		MONT. ADMIN. R. 6.6.2401 to 6.6.2411 (1987/2013) (birthday rule eff. 10-16-87).	
Nebraska	210 NEB. ADMIN. CODE § 39 (2016).		
Nevada			NEV. REV. STAT. §§ 689B.063 to 689B.064 (1987) (birthday rule eff. 7-1-87).
New Hampshire		N.H. ADMIN. R. ANN. INS. 1904 (1986/2005) (birthday rule eff. 2-22-87).	

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New Jersey			N.J. ADMIN. CODE §§ 11:4-28.1 to 11:4-28.12 (1988/2002) (birthday rule eff. 10-17-88); §§ 11:3-37.1 to 11:3-37.14 (1991) (coordination with auto).
New Mexico			N.M. CODE R. § 6.50.9 (2014).
New York			N.Y. COMP. CODES R. & REGS. tit. 11, § 52.23 (REGULATION 62) (1987/2009) (birthday rule eff. 1-15-87); N.Y. INS. LAW § 3224-c (2009).
North Carolina			11 N.C. ADMIN. CODE § 12.0514 (1978/1992) (birthday rule eff. 7-1-86).
North Dakota		N.D. ADMIN. CODE §§ 45-08-01.2 to 45-08-01.2-07; APPS. A & B (2006) (birthday rule eff. 7-1-85).	N.D. CENT. CODE § 26.1-18.1-25 (1971/1983) (HMOs); § 26.1-36-10 (1985/1993) (allows coordination with individual policies).
Northern Marianas	NO CURRENT ACTIVITY		
Ohio			OHIO REV. CODE ANN. §§ 3902.11 to 3902.14 (1988/1991) (birthday rule eff. 6-29-88); OHIO ADMIN. CODE § 3901-8-01 (2008); BULLETIN 90-6 (1990).
Oklahoma		OKLA. ADMIN. CODE §§ 365:10-11-1 to 365:10-11-11 (1985/2015) (birthday rule eff. 1-1-87).	
Oregon	OR. ADMIN. R. §§ 836-020-0770 to 836-020-0806 (2006/2014).		
Pennsylvania			40 PA. STAT. ANN. § 981-6 (1998).
Puerto Rico	NO CURRENT ACTIVITY		

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Rhode Island	230 R.I. CODE R. 20-30-2.1 to 20-30-2.10 (2018).		27 R.I. GEN. LAWS ANN. §§ 27-20.6-1 to 27-20.6-6 (1998).
South Carolina		S.C. CODE ANN. REGS. 69-43 (1990) (previous version of model) (birthday rule eff. 5-24-90).	
South Dakota	S.D. CODIFIED LAWS §§ 58-18A-53 to 58-18A-83 (2006/2015) (portions of model).		
Tennessee	TENN. COMP. R. & REGS. 0780-1-53 (1987/2007).		MEMORANDUM 5-3-90 (1990) (HMOs).
Texas	28 TEX. ADMIN. CODE §§ 3.3501 to 3.3510 (1985/2014) (birthday rule eff. 1-1-87).		TEX. INS. CODE ANN. §§ 1203.002 to 1203.003 (2005) (may not coordinate with supplemental policies).
Utah		UTAH ADMIN. CODE R590-131 (2007/2008) (birthday rule eff. 1-1-87).	UTAH CODE ANN. § 31A-22-619 (1989/2009); BULLETIN 89-4 (1989); BULLETIN 91-1 (1991).
Vermont	NO CURRENT ACTIVITY		
Virgin Islands	NO CURRENT ACTIVITY		
Virginia			VA. CODE ANN. § 38.2-3405 (1986/1995) (allows coordination between two health insurance plans); § 38.2-3543.1 (1994) (authority to adopt regulation); § 38.2-3407.13:1 (2000) (requires notice in individual or group plans that intend to coordinate benefits).
Washington		WASH. ADMIN. CODE 284-51-190 to 284-51-260 (2007/2011).	

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West Virginia		W.VA. CODE R. §§ 114-28-1 to 114-28-8 (1991/2010) (birthday rule eff. 8-1-91).	
Wisconsin			WIS. ADMIN. CODE INS. 3.40 (1987/2014) (birthday rule eff. 7-1-86).
Wyoming			WYO. STAT. ANN. § 26-34-133 (1995) (HMOs).