

## STOP LOSS INSURANCE MODEL ACT

### 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](mailto: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.*

**STOP LOSS INSURANCE MODEL ACT**

**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	NO CURRENT ACTIVITY		
Alaska	ALASKA STAT. § 21.42.145 (2002) (portions of model); BULLETIN 2006-4 (2006).		
American Samoa	NO CURRENT ACTIVITY		
Arizona	NO CURRENT ACTIVITY		
Arkansas			ARK. CODE ANN. § 23-62-111 (2007/2009) (employee benefit stop loss); BULLETIN 4-2007 (2007); BULLETIN 6-2008 (2008).
California			CAL. INS. CODE §§ 10752 to 10752.8 (2013).
Colorado			COLO. REV. STAT. § 10-16-119 (1994/2013).
Connecticut			CONN. GEN. STAT. § 38a-8b (2004).
Delaware			DEL. CODE ANN. tit. 18, § 7218 (2011).
District of Columbia			D.C. CODE ANN. §§ 31-3821 to 31-3822 (2015).
Florida			FLA. STAT. ANN. § 627.66997 (2015).

**STOP LOSS INSURANCE MODEL ACT**

<b>NAIC MEMBER</b>	<b>MODEL ADOPTION</b>	<b>PREVIOUS VERSION</b>	<b>RELATED ACTIVITY</b>
Georgia	NO CURRENT ACTIVITY		
Guam	NO CURRENT ACTIVITY		
Hawaii	NO CURRENT ACTIVITY		
Idaho	NO CURRENT ACTIVITY		
Illinois	NO CURRENT ACTIVITY		
Indiana	NO CURRENT ACTIVITY		
Iowa			OPINION NO. 90-10-2 (1990).
Kansas			KAN. ADMIN. REGS. 40-1-49 (2002); BULLETIN 1993-12 (1993); BULLETIN 1993-12 (Addendum) (1993); BULLETIN 1997-7 (1997).
Kentucky	NO CURRENT ACTIVITY		
Louisiana			LA. REV. STAT. ANN. § 22:883 (2001/2011).
Maine	NO CURRENT ACTIVITY		
Maryland			MD. CODE ANN., INS. § 15-129 (2008).
Massachusetts	NO CURRENT ACTIVITY		
Michigan	NO CURRENT ACTIVITY		
Minnesota	MINN. STAT. §§ 60A.235 to 60A.236 (1995/2009) (portions of model).		
Mississippi	NO CURRENT ACTIVITY		
Missouri	NO CURRENT ACTIVITY		
Montana	NO CURRENT ACTIVITY		
Nebraska			NEB. REV. STAT. ANN. § 44-7609 (2002).
Nevada	NEV. ADMIN. CODE § 689B.350 (2001).		

**STOP LOSS INSURANCE MODEL ACT**

<b>NAIC MEMBER</b>	<b>MODEL ADOPTION</b>	<b>PREVIOUS VERSION</b>	<b>RELATED ACTIVITY</b>
New Hampshire	N.H. REV. STAT. ANN. §§ 415-H:1 to 415-H:5 (2006).		
New Jersey			N.J. STAT. ANN. § 17B:27A-17 (1992/1997); BULLETIN 2011-20 (2011).
New Mexico	NO CURRENT ACTIVITY		
New York	NO CURRENT ACTIVITY		
North Carolina	NO CURRENT ACTIVITY		
North Dakota			N.D. ADMIN. CODE 45-06-14-13 (2017).
Northern Marianas	NO CURRENT ACTIVITY		
Ohio			OHIO REV. CODE ANN. § 1739.12 (2015).
Oklahoma			OKLA. STAT. ANN. tit. 36, § 7401 (2016); BULLETIN LH 2013-03 (2013).
Oregon			OR. REV. STAT. § 742.065 (1993/1995).
Pennsylvania			31 PA. CODE §§ 89.471 to 89.474 (1992).
Puerto Rico	NO CURRENT ACTIVITY		
Rhode Island	R. I. GEN. LAWS §§ 27-8.2-1 to 27-8.2-5 (2013).		
South Carolina	NO CURRENT ACTIVITY		
South Dakota			S.D. CODIFIED LAWS § 58-18B-35 (1995/1998) (prohibits adoption of a rule affecting stop loss coverage for self-funded employee health programs); S.D. CODIFIED LAWS § 58-33-106 (2007).
Tennessee			BULLETIN 7-1-94 (1994).
Texas	NO CURRENT ACTIVITY		

**STOP LOSS INSURANCE MODEL ACT**

<b>NAIC MEMBER</b>	<b>MODEL ADOPTION</b>	<b>PREVIOUS VERSION</b>	<b>RELATED ACTIVITY</b>
Utah			UTAH CODE ANN. §§ 31A-43-101 to 31A-43-304 (2013) (small employer); UTAH ADMIN. CODE r. 590-268 (2014).
Vermont			4-5 Vt. Code R. § 15 (2009/2018).
Virgin Islands	NO CURRENT ACTIVITY		
Virginia	NO CURRENT ACTIVITY		
Washington			WASH. REV. CODE ANN. § 48.21.015 (1992).
West Virginia	NO CURRENT ACTIVITY		
Wisconsin	NO CURRENT ACTIVITY		
Wyoming	NO CURRENT ACTIVITY		