



**BlueCross BlueShield  
Association**

An Association of Independent  
Blue Cross and Blue Shield Plans

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June 28, 2019

The Honorable Glen Mulready, Co-Chair  
The Honorable Melinda Domzalski-Hansen, Co-Chair  
Accident and Sickness Insurance Minimum Standards (B) Working Group  
National Association of Insurance Commissioners  
444 North Capitol St., NW Ste 700  
Washington, D.C. 20001-1512

Via email: Jolie Matthews, [JMatthews@naic.org](mailto:JMatthews@naic.org)

**RE: BCBSA Comments on Model Regulation to Implement the Accident and Sickness Insurance Minimum Standards Model Act (#171)**

Dear Commissioner Mulready and Director Domzalski-Hansen:

The Blue Cross Blue Shield Association (BCBSA) appreciates the opportunity to provide comments on draft revisions to *the Model Regulation to Implement the Accident and Sickness Insurance Minimum Standards Model Act (#171)*, specifically as it relates to short-term, limited-duration (STLD) health plans.

BCBSA is a national federation of 36 independent, community-based and locally operated Blue Cross and Blue Shield (BCBS) companies that collectively provide healthcare coverage for one in three Americans. For 90 years, BCBS companies have offered quality healthcare coverage in all markets across America – serving those who purchase coverage on their own as well as those who obtain coverage through an employer, Medicare and Medicaid.

To best protect consumers, BCBSA believes it is critical for states to maintain their regulatory authority for products sold in the individual market. As the NAIC begins its work to revise the Model Regulation, it is important to ensure that the Model applies to both coverage sold and delivered to the purchaser as an individual policy form as well as coverage sold through a discretionary group, such as an out-of-state association or group trust where the purchaser receives a certificate. A large amount of STLD insurance is sold through out-of-state discretionary groups, and since the policy is issued in another state, many states' laws where the purchaser resides may not apply.

Naturally, states adopting the revised Model will want to regulate all STLD coverage issued in their state, so it is vital that the Model address this goal. There are a number of ways this can be accomplished, including:

- Referencing “policy or certificate” for the STLD coverage in each instance in the Model where it references “policy;” or
- Using a term such as “short-term coverage” when referring to STLD coverage and in the definition of this term say that it applies to both STLD policies and certificates issued to a resident of the state.

We appreciate your consideration of our comments. If you have any questions or want additional information, please contact BCBSA Managing Director of State Affairs Jeremy Crandall at (202) 626-4802 or [jeremy.crandall@bcbsa.com](mailto:jeremy.crandall@bcbsa.com).

Sincerely,

A handwritten signature in black ink, appearing to read "K. Haltmeyer", is positioned above the typed name. The signature is fluid and cursive.

Kris Haltmeyer  
Vice President of Legislative and Regulatory Policy