

MODEL REGULATION ON UNFAIR DISCRIMINATION IN LIFE AND HEALTH INSURANCE ON THE BASIS OF PHYSICAL OR MENTAL IMPAIRMENT

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.*

**MODEL REGULATION ON UNFAIR DISCRIMINATION IN LIFE AND HEALTH INSURANCE
ON THE BASIS OF PHYSICAL OR MENTAL IMPAIRMENT**

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 | NO CURRENT ACTIVITY | | |
| American Samoa | NO CURRENT ACTIVITY | | |
| Arizona | NO CURRENT ACTIVITY | | |
| Arkansas | ARK. ADMIN. CODE 054.00.28. (1984). | | |
| California | CAL. INS. CODE § 10144 (1984/2013). | | |
| Colorado | NO CURRENT ACTIVITY | | |
| Connecticut | NO CURRENT ACTIVITY | | |
| Delaware | NO CURRENT ACTIVITY | | |
| District of Columbia | NO CURRENT ACTIVITY | | |
| Florida | | | FLA. STAT. § 627.644 (1982). |
| Georgia | | | GA. CODE ANN. § 33-6-5(8) (1985). |

**MODEL REGULATION ON UNFAIR DISCRIMINATION IN LIFE AND HEALTH INSURANCE
ON THE BASIS OF PHYSICAL OR MENTAL IMPAIRMENT**

| NAIC MEMBER | MODEL ADOPTION | PREVIOUS VERSION | RELATED ACTIVITY |
|--------------------|---|-------------------------|---|
| Guam | NO CURRENT ACTIVITY | | |
| Hawaii | NO CURRENT ACTIVITY | | |
| Idaho | NO CURRENT ACTIVITY | | |
| Illinois | | | 215 ILL. COMP. STAT. 5/364 (1981). |
| Indiana | NO CURRENT ACTIVITY | | |
| Iowa | IOWA ADMIN. CODE r. 191-15.11(2)(2009). | | |
| Kansas | | | KAN. STAT. ANN. § 40-2,109 (1980/1986). |
| Kentucky | NO CURRENT ACTIVITY | | |
| Louisiana | NO CURRENT ACTIVITY | | |
| Maine | ME. REV. STAT. ANN. tit. 24-A, § 2159-A (1980/1985). | | |
| Maryland | | | MD. CODE ANN., INS. § 27-208 (1979/1997). |
| Massachusetts | MASS. GEN. LAWS ch. 175, § 193T (1981/1985). | | |
| Michigan | | | MICH. COMP. LAWS § 500.2027 (1977). |
| Minnesota | | | MINN. STAT. § 72A.20(8) (1983). |
| Mississippi | NO CURRENT ACTIVITY | | |
| Missouri | MO. CODE REGS. ANN. tit. 20, § 100-2.200 (1978/1985). | | |
| Montana | NO CURRENT ACTIVITY | | |

**MODEL REGULATION ON UNFAIR DISCRIMINATION IN LIFE AND HEALTH INSURANCE
ON THE BASIS OF PHYSICAL OR MENTAL IMPAIRMENT**

| NAIC MEMBER | MODEL ADOPTION | PREVIOUS VERSION | RELATED ACTIVITY |
|--------------------|---|-------------------------|---|
| Nebraska | NO CURRENT ACTIVITY | | |
| Nevada | NO CURRENT ACTIVITY | | |
| New Hampshire | NO CURRENT ACTIVITY | | |
| New Jersey | N.J. ADMIN. CODE §§ 11:4-20.1 to 11:4-20.2 (1979/1985). | | |
| New Mexico | NO CURRENT ACTIVITY | | |
| New York | N.Y. INS. LAW § 4224 (2013). | | |
| North Carolina | | | N.C. GEN. STAT. § 58-51-35 (1973) (minor children). |
| North Dakota | NO CURRENT ACTIVITY | | |
| Northern Marianas | NO CURRENT ACTIVITY | | |
| Ohio | | | OHIO REV. CODE ANN. § 3999.16 (1976). |
| Oklahoma | NO CURRENT ACTIVITY | | |
| Oregon | | | OR. REV. STAT. § 746.015(2) (1979). |
| Pennsylvania | NO CURRENT ACTIVITY | | |
| Puerto Rico | NO CURRENT ACTIVITY | | |
| Rhode Island | | | R.I. GEN. LAWS § 27-2-23 (1981). |
| South Carolina | NO CURRENT ACTIVITY | | |
| South Dakota | NO CURRENT ACTIVITY | | |
| Tennessee | | | BULLETIN 4-22-93 (#2) (1993). |
| Texas | 28 TEX. ADMIN. CODE §§ 21.702 to 21.703 (1983/1992). | | |

**MODEL REGULATION ON UNFAIR DISCRIMINATION IN LIFE AND HEALTH INSURANCE
ON THE BASIS OF PHYSICAL OR MENTAL IMPAIRMENT**

| NAIC MEMBER | MODEL ADOPTION | PREVIOUS VERSION | RELATED ACTIVITY |
|--------------------|---|-------------------------|---|
| Utah | UTAH ADMIN. CODE r. 590-129 (1989). | | |
| Vermont | NO CURRENT ACTIVITY | | |
| Virgin Islands | NO CURRENT ACTIVITY | | |
| Virginia | | | VA. CODE ANN. § 38.2-508 (1986/2013). |
| Washington | | | WASH. REV. CODE ANN. § 48.30.300 (1976/2005). |
| West Virginia | NO CURRENT ACTIVITY | | |
| Wisconsin | Wis. ADMIN. CODE INS. § 6.67 (1980/1987). | | Wis. STAT. § 628.34(3) (1975). |
| Wyoming | NO CURRENT ACTIVITY | | |