

PROJECT HISTORY - 2006

HEALTH PLAN RATE AND FORM FILING MODEL [ACT][REGULATION] (#165)

1. Description of the project, issues addressed, etc.

This model regulation was drafted to implement rate and form filing process standards for health insurance.

2. Name of group responsible for drafting the model:

Rate and Form Filing (B) Working Group

States Participating:

Kansas (chair), Arkansas, Florida, Maine, Maryland, Massachusetts, Minnesota, New Hampshire, New York, North Carolina, Ohio, Oklahoma, Oregon, South Dakota, Texas, Utah, Wisconsin

3. Project authorized by what charge and date first given to the group:

The working group completed the following 2005 charge:

Review issues surrounding existing rate and form filing processes with respect to regulatory modernization and determine whether national uniform processing standards are appropriate. If so, recommend an appropriate vehicle to achieve goals. Report by Winter 2006 National Meeting.

4. A general description of the drafting process (e.g., drafted by a subgroup, interested parties, the full group, etc). Include any parties outside the members that participated.

The working group drafted the model. States on the working group actively contributed comments on drafts. Trade associations, including America's Health Insurance Plans (AHIP), and the American Council of Life Insurers (ACLI), participated in the process.

5. A general description of the due process (e.g., exposure periods, public hearings, or any other means by which widespread input from industry, consumers and legislators was solicited).

The first draft of the model regulation is dated July 21, 2005. It was reviewed by the working group in September 2005, and a new draft was issued on February 10, 2006. It was adopted by the Working Group on March 6, 2006. Comment letters were received and considered throughout the drafting process.

6. A discussion of the significant issues (items of some controversy) raised during the due process and the group's response.

Rather than being controversial, issues were discussed regarding definitions, appropriate timeframes, and the various steps of the process. A self-certification option for insurers is optional to the states.

7. Any other important information (e.g., amending an accreditation standard).

None