South Carolina Department of Insurance

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MARK SANFORD
Governor

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Director of Insurance

Group Accident and Health Insurance Checklist

Revised 8-11-2000

Company Name: _____

Form Number: _____

Analyst: _____

Date: _____

1. 38-5-10,38-25-110, 38-25-150 Does the insurer have Ahealth@ authority? ☐ Yes ☐ No ☐ NA Page # __

Has the form been filed in accordance with Bulletin 93-2?

2. Bulletin 93-2 B.1. Filed in Duplicate? Directed to Forms Rates Section of the LA&H Division? ☐ Yes ☐ No ☐ NA Page # __

3. Bulletin 93-2 B.2. "John Doe" fashion with all schedules and/or tables properly completed? ☐ Yes ☐ No ☐ NA Page # __

4. Bulletin 93-2 B.3. All forms original copies in final print? ☐ Yes ☐ No ☐ NA Page # __

5. Bulletin 93-2 B.4. Two self-addressed, stamped return envelopes of sizes specified included? ☐ Yes ☐ No ☐ NA Page # __

6. Bulletin 93-2 B.5. Cover letter describe the filing, etc.? ☐ Yes ☐ No ☐ NA Page # __

7. Bulletin 93-2 B.6. Certificate of readability included? ☐ Yes ☐ No ☐ NA Page # __

8. Bulletin 93-2 B.12. Notarized certificate of compliance with exact wording? ☐ Yes ☐ No ☐ NA Page # __

Compliance with General Provisions of Article 1 of Chapter 71?

9. Section 38-71-30 Entire Contract ☐ Yes ☐ No ☐ NA Page # __

10. Section 38-71-50 Alteration of Application ☐ Yes ☐ No ☐ NA Page # __

11. Section 38-71-70 Provisions Required by Laws of Others ☐ Yes ☐ No ☐ NA Page # __

12. Section 38-71-110 Notice of Employer Failure to Remit Prem ☐ Yes ☐ No ☐ NA Page # __

13. Section 38-71-135 Mother=s & Newborn=s Hospital Stay ☐ Yes ☐ No ☐ NA Page # __

14. Section 38-71-140 Coverage of Newborns Children ☐ Yes ☐ No ☐ NA Page # __

15. Section 38-71-140 Coverage of Newborns Children-Type ☐ Yes ☐ No ☐ NA Page # __

16. Section 38-71-140 Coverage of Newborns Children-Premium ☐ Yes ☐ No ☐ NA Page # __

17. Section 38-71-140 Coverage of Newborns Children-Adopted ☐ Yes ☐ No ☐ NA Page # __

18. Section 38-71-143 Coverage of Adopted Children ☐ Yes ☐ No ☐ NA Page # __
19. Section 38-71-143 Coverage of Adopted Children-Preex. ☐ Yes ☐ No ☐ NA Page # __
20. Section 38-71-143 Coverage of Adopted Children-Defn. ☐ Yes ☐ No ☐ NA Page # __
21. Section 38-71-170 Conversion for Former Spouse ☐ Yes ☐ No ☐ NA Page # __
22. Section 38-71-190 Subrogation ☐ Yes ☐ No ☐ NA Page # __
23. Section 38-71-200 Nondiscrimination/Podiatrist, etc. ☐ Yes ☐ No ☐ NA Page # __
24. Section 38-71-210 Chiropractic Services ☐ Yes ☐ No ☐ NA Page # __
25. Section 38-71-240 Coverage of Cleft Lip and Palate-Def. ☐ Yes ☐ No ☐ NA Page # __
26. Section 38-71-240 Coverage of Cleft Lip and Palate-Coverage ☐ Yes ☐ No ☐ NA Page # __
27. Section 38-71-240 Coverage of Cleft Lip and Palate-Dental ☐ Yes ☐ No ☐ NA Page # __
28. Section 38-71-241 Application of Copayment & Deductible ☐ Yes ☐ No ☐ NA Page # __
29. Section 38-71-245 Prohibited Grounds for Denial of Child ☐ Yes ☐ No ☐ NA Page # __
30. Section 38-71-250 Court Ordered Health Coverage of Child ☐ Yes ☐ No ☐ NA Page # __
31. Section 38-71-275 Coverage of Certain Drugs ☐ Yes ☐ No ☐ NA Page # __
32. Section 38-71-370(9) Intoxicants and Narcotics ☐ Yes ☐ No ☐ NA Page # __
33. Section 38-71-620 31 day written notice of rate increase ☐ Yes ☐ No ☐ NA Page # __

Does the policy comply with the requirements for group accident and health insurance?

34. Section 38-71-730 Requirements for group a&h insurance
    1. What Constitutes a Group ☐ Yes ☐ No ☐ NA Page # __
    2. Plan Must Preclude Individual Selection ☐ Yes ☐ No ☐ NA Page # __
    3. Evidence of Insurability ☐ Yes ☐ No ☐ NA Page # __
    4. Limitations on Pre-ex ☐ Yes ☐ No ☐ NA Page # __
    5. Payment of Premium ☐ Yes ☐ No ☐ NA Page # __
    6. Medicare Supplement ☐ Yes ☐ No ☐ NA Page # __

Does the policy contain the required provisions and are they in compliance?

35. Section 38-71-735(a) Grace Period ☐ Yes ☐ No ☐ NA Page # __
36. Section 38-71-735(b) Incontestability ☐ Yes ☐ No ☐ NA Page # __
37. Section 38-71-735(c) Entire Contract ☐ Yes ☐ No ☐ NA Page # __
38. Section 38-71-735(d) Evidence of Insurability ☐ Yes ☐ No ☐ NA Page # __
39. Section 38-71-735(e) Misstatement of Age ☐ Yes ☐ No ☐ NA Page # __
40. Section 38-71-735(f) Issuance of Certificate ☐ Yes ☐ No ☐ NA Page # __
41. Section 38-71-735(g) Written Notice of Claim ☐ Yes ☐ No ☐ NA Page # __
42. Section 38-71-735(h) Proof of Loss ☐ Yes ☐ No ☐ NA Page # __
43. Section 38-71-735(i) Proof of Loss - Disability ☐ Yes ☐ No ☐ NA Page # __
44. Section 38-71-735(j) Time Payment of Claims ☐ Yes ☐ No ☐ NA Page # __

45. Section 38-71-735(k) Payment of Claims ☐ Yes ☐ No ☐ NA Page # __

46. Section 38-71-735(l) Physical Exam & Autopsy ☐ Yes ☐ No ☐ NA Page # __

47. Section 38-71-735(m) Legal Action ☐ Yes ☐ No ☐ NA Page # __

48. Section 38-71-735(n) Certificate of Insurance for Debtor ☐ Yes ☐ No ☐ NA Page # __

Does the policy comply with the requirement for mandatory offer of coverage for psychiatric conditions?

49. Section 38-71-737(A) Mandatory Offer of Psychiatric Benefits ☐ Yes ☐ No ☐ NA Page # __

50. Section 38-71-737(B) Minimum Benefits ☐ Yes ☐ No ☐ NA Page # __

51. Section 38-71-737(C) Benefits Greater than the Minimum ☐ Yes ☐ No ☐ NA Page # __

52. Section 38-71-737(D) Definition of Psychiatric Conditions ☐ Yes ☐ No ☐ NA Page # __

Does the policy comply with provisions for mass marketed insurance, if applicable?

53. Section 38-71-740 Mass Marketed Insurance Rates & Actuarial Memo Included? ☐ Yes ☐ No ☐ NA Page # __

Does the filing comply with requirements for policies issued outside the State, if applicable?

54. Section 38-71-750(1) Must Comply with Provisions of Article 5 ☐ Yes ☐ No ☐ NA Page # __

55. Section 38-71-750(2) Must Comply with Advertising/Claim Prov ☐ Yes ☐ No ☐ NA Page # __

56. Section 38-71-750(3) Mass Marketed Insurance-Prior Approval ☐ Yes ☐ No ☐ NA Page # __

Does the filing comply with the standards for discontinuance and replacement?

57. Section 38-71-760(a) Applicability & Scope ☐ Yes ☐ No ☐ NA Page # __

58. Section 38-71-760(b) Claims Incurred Prior to End of Grace ☐ Yes ☐ No ☐ NA Page # __

59. Section 38-71-760(c) Actions of Carrier Indicate in Force ☐ Yes ☐ No ☐ NA Page # __

60. Section 38-71-760(d) Notice of Discontinuance ☐ Yes ☐ No ☐ NA Page # __

61. Section 38-71-760(e) Sample Notice Form ☐ Yes ☐ No ☐ NA Page # __

62. Section 38-71-760(f) Extension of Benefits for Benefits for DI ☐ Yes ☐ No ☐ NA Page # __

63. Section 38-71-760(g) Group Life-Disability Benefit Extension ☐ Yes ☐ No ☐ NA Page # __

64. Section 38-71-760(h) Discontinuance of Loss of Time/Indemnity ☐ Yes ☐ No ☐ NA Page # __

65. Section 38-71-760(i) Hospital/Medical Expense - EOB ☐ Yes ☐ No ☐ NA Page # __

66. Section 38-71-760(j) EOB Must be Described in Policy ☐ Yes ☐ No ☐ NA Page # __

67. Section 38-71-760(k) Liable Carrier upon Replacement Indicated ☐ Yes ☐ No ☐ NA Page # __

68. Section 38-71-760(l) Liability of Prior Carrier ☐ Yes ☐ No ☐ NA Page # __

69. Section 38-71-760(m) Responsibilities of Succeeding Carrier ☐ Yes ☐ No ☐ NA Page # __

Does the form comply with mandatory continuation provisions?

70. Section 38-71-770 6-month continuation ☐ Yes ☐ No ☐ NA Page # __

71. Section 38-71-780 Continuation for Dependent Child ☐ Yes ☐ No ☐ NA Page # __

Does the policy comply with miscellaneous provisions of Article 5?

72. Section 38-71-790 Payment of Claims ☐ Yes ☐ No ☐ NA Page # __

73. Section 38-71-800 Hospital & Medical Expenses ☐ Yes ☐ No ☐ NA Page # __

74. Section 38-71-810 Experience Rating ☐ Yes ☐ No ☐ NA Page # __

Does the policy comply with the requirements of HIPAA, if applicable?

76. Section 38-71-840 Definitions ☐ Yes ☐ No ☐ NA Page # __

(14) "Health insurance coverage" ☐ Yes ☐ No ☐ NA Page # __

(22) "Late enrollee☐ Yes ☐ No ☐ NA Page # __

(28) "Preexisting condition exclusion☐ Yes ☐ No ☐ NA Page # __

77. Section 38-71-850 Limitations on Pre-existing

a. Preexisting Condition Exclusions ☐ Yes ☐ No ☐ NA Page # __

b. Creditable Coverage ☐ Yes ☐ No ☐ NA Page # __

c. Additional Limitations on Pre-ex ☐ Yes ☐ No ☐ NA Page # __

d. Certifications of Creditable Coverage ☐ Yes ☐ No ☐ NA Page # __

e. Special Enrollment Periods ☐ Yes ☐ No ☐ NA Page # __

f. Affiliation periods for HMOs ☐ Yes ☐ No ☐ NA Page # __

g. Additional Requirements for Certs ☐ Yes ☐ No ☐ NA Page # __

78. Section 38-71-860 Nondiscrimination Provisions ☐ Yes ☐ No ☐ NA Page # __

79. Section 38-71-870 Guaranteed Renewability Provisions ☐ Yes ☐ No ☐ NA Page # __

80. Section 38-71-880 Mental Health Parity Provisions ☐ Yes ☐ No ☐ NA Page # __

Small Group Rating Requirements

81. Section 38-71-920 Definitions ☐ Yes ☐ No ☐ NA Page # __

82. Section 38-71-930 Applicability of Rating Provisions ☐ Yes ☐ No ☐ NA Page # __

83. Section 38-71-940 Requirements for Premium Rates ☐ Yes ☐ No ☐ NA Page # __

84. Section 38-71-960 Disclosure Requirements ☐ Yes ☐ No ☐ NA Page # __

Small Employer Health Insurance Availability Act

85. Section 38-71-1330 Definitions ☐ Yes ☐ No ☐ NA Page # __

86. Section 38-71-1360 Guaranteed Issue of All Plans ☐ Yes ☐ No ☐ NA Page # __

Does the Policy Comply with other Applicable Regulations?

87. Regulation 69-43 Coordination of Benefits ☐ Yes ☐ No ☐ NA Page # __

For Medicare Supplement Insurance

88. Regulation 69-46 Medicare Supplement Insurance Regulation ☐ Yes ☐ No ☐ NA Page # __

For Long Term Care Insurance

89. Section 38-72-10, et seq. Long Term Care Insurance Act ☐ Yes ☐ No ☐ NA Page # __

90. Regulation 69-44 Long Term Care Insurance Regulation ☐ Yes ☐ No ☐ NA Page # __