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INDIVIDUAL ACCIDENT AND HEALTH INSURANCE CHECKLIST

Revised 3-15-2001

Company Name: _____ Form Number: _____

Analyst: _____ Date: _____

1. 38-5-10,38-25-110, 38-25-150, Does the insurer have accident and health 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 Premium ☐ 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 38-71-150 Free-Look Provision ☐ Yes ☐ No ☐ NA Page # __
21. Section 38-71-160 Free-Look Provision-Return Date ☐ Yes ☐ No ☐ NA Page # __
22. Section 38-71-170 Conversion for Former Spouse ☐ Yes ☐ No ☐ NA Page # __
23. Section 38-71-190 Subrogation ☐ Yes ☐ No ☐ NA Page # __
24. Section 38-71-200 Nondiscrimination/Podiatrist, etc. ☐ Yes ☐ No ☐ NA Page # __
25. Section 38-71-210 Chiropractic Services ☐ Yes ☐ No ☐ NA Page # __
26. Section 38-71-240 Coverage of Cleft Lip and Palate-Def. ☐ Yes ☐ No ☐ NA Page # __
27. Section 38-71-240 Coverage of Cleft Lip and Palate-Coverage ☐ Yes ☐ No ☐ NA Page # __
28. Section 38-71-240 Coverage of Cleft Lip and Palate-Dental ☐ Yes ☐ No ☐ NA Page # __
29. Section 38-71-241 Application of Copayment & Deductible ☐ Yes ☐ No ☐ NA Page # __
30. Section 38-71-245 Prohibited Grounds for Denial of Child ☐ Yes ☐ No ☐ NA Page # __
31. Section 38-71-250 Court Ordered Health Coverage of Child ☐ Yes ☐ No ☐ NA Page # __
32. Section 38-71-275 Coverage of Certain Drugs ☐ Yes ☐ No ☐ NA Page # __

Does the policy meet the requirements of Article 3 of Chapter 71 for Individual A&H Insurance?

33. Section 38-71-310 Filing of Forms and Rates ☐ Yes ☐ No ☐ NA Page #__
    A) Forms
    B) Rates
    E) Loss Ratio Guarantee

Are the premium rates for new major medical policies in compliance with applicable provisions?

34. Section 38-71-325 Rate Requirements for New M.M. Policies ☐ Yes ☐ No ☐ NA Page # __
35. Section 38-71-325 Rate Requirements -Actuarial Value ☐ Yes ☐ No ☐ NA Page # __
36. Section 38-71-325 Rate Requirements-Target Loss Ratio ☐ Yes ☐ No ☐ NA Page # __

Does the form comply with provisions related to the Form of the Policy?

37. Section 38-71-330 Form of Policies ☐ Yes ☐ No ☐ NA Page # __
    (1) Entire considerations expressed therein.
    (2) Time effect/terminates expressed therein.

(3) Insures one individual or family

(4) Style, arrangement, & overall appearance

(5) Exceptions and reductions

(6) Each form identified by a form number

(7) Charter, rules, constitution, or bylaws, etc.

Does the form comply with provisions related to the renewability for A&H coverage?

38. Section 38-71-335(A) Right to Cancel ☐ Yes ☐ No ☐ NA Page # __

39. Section 38-71-335(B) Optionally/Conditionally Renewable ☐ Yes ☐ No ☐ NA Page # __

40. Section 38-71-335(C) 31-day Written Notice ☐ Yes ☐ No ☐ NA Page # __

Are the following required provisions included and in compliance?

41. Section 38-71-340(1) Entire Contract; Changes ☐ Yes ☐ No ☐ NA Page # __

42. Section 38-71-340(2) Time Limit on Certain Defenses ☐ Yes ☐ No ☐ NA Page # __

43. Section 38-71-340(3) Grace Period ☐ Yes ☐ No ☐ NA Page # __

44. Section 38-71-340(4) Reinstatement ☐ Yes ☐ No ☐ NA Page # __

45. Section 38-71-340(5) Notice of Claim ☐ Yes ☐ No ☐ NA Page # __

46. Section 38-71-340(6) Claim Forms ☐ Yes ☐ No ☐ NA Page # __

47. Section 38-71-340(7) Proof of Loss ☐ Yes ☐ No ☐ NA Page # __

48. Section 38-71-340(8) Time Payment of Claims ☐ Yes ☐ No ☐ NA Page # __

49. Section 38-71-340(9) Payment of Claims ☐ Yes ☐ No ☐ NA Page # __

50. Section 38-71-340(10) Physical Examinations & Autopsy ☐ Yes ☐ No ☐ NA Page # __

51. Section 38-71-340(11) Legal Actions ☐ Yes ☐ No ☐ NA Page # __

52. Section 38-71-340(12) Change of Beneficiary ☐ Yes ☐ No ☐ NA Page # __

53. Section 38-71-340(13) Conformity with State Statutes ☐ Yes ☐ No ☐ NA Page # __

Continuation of Coverage Requirements Met?

54. Section 38-71-350 Handicapped & Dependent Children ☐ Yes ☐ No ☐ NA Page # __

55. Section 38-71-360 Nonhandicapped Dependent Children ☐ Yes ☐ No ☐ NA Page # __

If optional provisions are included, are they in compliance?

56. Section 38-71-370(1) Change of Occupation ☐ Yes ☐ No ☐ NA Page # __

57. Section 38-71-370(2) Misstatement of Age ☐ Yes ☐ No ☐ NA Page # __

58. Section 38-71-370(3) Other Insurance in this Insurer ☐ Yes ☐ No ☐ NA Page # __

59. Section 38-71-370(4) Insurance with Other Insurers ☐ Yes ☐ No ☐ NA Page # __

60. Section 38-71-370(5) Insurance with Other Insurers ☐ Yes ☐ No ☐ NA Page # __

61. Section 38-71-370(6) Relation of Earnings to Insurance ☐ Yes ☐ No ☐ NA Page # __

62. Section 38-71-370(7) Unpaid Premium ☐ Yes ☐ No ☐ NA Page # __

63. Section 38-71-370(8) Illegal Occupation ☐ Yes ☐ No ☐ NA Page # __

64. Section 38-71-370(9) Intoxicants and Narcotics ☐ Yes ☐ No ☐ NA Page # __

Compliance with Other Requirements?

65. Section 38-71-420 Placement of Required & Optional Prov. ☐ Yes ☐ No ☐ NA Page # __

66. Section 38-71-430 Additional Provisions Not Less Favorable ☐ Yes ☐ No ☐ NA Page # __

67. Section 38-71-550 Outline of Coverage ☐ Yes ☐ No ☐ NA Page # __

68. Section 38-71-560 Preexisting Condition for Simplified App ☐ Yes ☐ No ☐ NA Page # __

69. Section 38-71-610 Notice of Premium Due Date ☐ Yes ☐ No ☐ NA Page # __

70. Section 38-71-620 31 day notice of Rate Increase ☐ Yes ☐ No ☐ NA Page # __

71. Section 38-71-630 Acceptance of Prem. Beyond Expiration ☐ Yes ☐ No ☐ NA Page # __

72. Section 38-71-640 Person w/ Insurable Interest May Apply ☐ Yes ☐ No ☐ NA Page # __

73. Section 38-71-650 Right to Transfer to Policy ☐ Yes ☐ No ☐ NA Page # __

Does individual health insurance coverage comply with the guaranteed renewability provisions of HIPAA?

74. Section 38-71-670 Definitions for HIPAA ☐ Yes ☐ No ☐ NA Page # __

75. Section 38-71-675 HIPAA Guaranteed Renewability Prov. ☐ Yes ☐ No ☐ NA Page # __

Does the contract comply with the provisions for Blanket Insurance, if applicable?

76. Section 38-71-1010 Definition of Blanket Insurance ☐ Yes ☐ No ☐ NA Page # __

76.A. Section 38-71-1020 Requirements for Blanket Policies ☐ Yes ☐ No ☐ NA Page # __

76.B. Section 38-71-1030 Individual Apps/Certs Not Required ☐ Yes ☐ No ☐ NA Page # __

76.C. Section 38-71-1040 Payment of Benefits ☐ Yes ☐ No ☐ NA Page # __

76.D. Section 38-71-1050 Legal Liability of Policyholders ☐ Yes ☐ No ☐ NA Page # __

Does the contract comply with the provisions for Franchise Insurance, if applicable?

77. Section 38-71-1110 Franchise Insurance ☐ Yes ☐ No ☐ NA Page # __

Does the policy comply with Regulation 69-34: Individual A&H Insurance Minimum Standards?

Policy Definitions

78. Regulation 69-34 E. (1) One Period of Confinement ☐ Yes ☐ No ☐ NA Page # __

79. Regulation 69-34 E. (2) Hospital ☐ Yes ☐ No ☐ NA Page # __

80. Regulation 69-34 E. (3) Convalescent Nursing Home ☐ Yes ☐ No ☐ NA Page # __

81. Regulation 69-34 E. (4) Accident ☐ Yes ☐ No ☐ NA Page # __

82. Regulation 69-34 E. (5) Sickness ☐ Yes ☐ No ☐ NA Page # __

83. Regulation 69-34 E. (6) Pre-existing Conditions ☐ Yes ☐ No ☐ NA Page # __

84. Regulation 69-34 E. (7)/(8) Physician/Nurse ☐ Yes ☐ No ☐ NA Page # __

85. Regulation 69-34 E. (9) Total Disability ☐ Yes ☐ No ☐ NA Page # __

86. Regulation 69-34 E. (10)/(11) Partial/Residual Disability ☐ Yes ☐ No ☐ NA Page # __

87. Regulation 69-34 E. (12) Medicare ☐ Yes ☐ No ☐ NA Page # __

88. Regulation 69-34 E. (13) Mental or Nervous Disorders ☐ Yes ☐ No ☐ NA Page # __

Prohibited Policy Provisions and Practices

89. Regulation 69-34 F. (1) Probationary or Waiting Period ☐ Yes ☐ No ☐ NA Page # __

90. Regulation 69-34 F. (2) Dividend Policy or Rider ☐ Yes ☐ No ☐ NA Page # __

91. Regulation 69-34.F. (3) Return of Premium/Cash Value ☐ Yes ☐ No ☐ NA Page # __

92. Regulation 69-34.F. (4) Confinement in Government Hospital ☐ Yes ☐ No ☐ NA Page # __

93. Regulation 69-34.F. (5) Persons Eligible for Medicare ☐ Yes ☐ No ☐ NA Page # __

94. Regulation 69-34.F. (6) Limitations or Exclusions ☐ Yes ☐ No ☐ NA Page # __

95. Regulation 69-34.F. (7) Waivers ☐ Yes ☐ No ☐ NA Page # __

96. Regulation 69-34.F. (8) Unfair, Unjust, Misleading ☐ Yes ☐ No ☐ NA Page # __

97. Regulation 69-34.F. (9) Unconditional Right of Non-renewal ☐ Yes ☐ No ☐ NA Page # __

98. Regulation 69-34.F. (10) Pre-existing Condition Exclusion ☐ Yes ☐ No ☐ NA Page # __

A&H Minimum Standards for Benefits

99. Regulation 69-34.G. A&H Minimum Standards for Benefits ☐ Yes ☐ No ☐ NA Page # __

100. Regulation 69-34G. (1) General Rules ☐ Yes ☐ No ☐ NA Page # __

101. Regulation 69-34G. (2) Basic Hospital Expense Coverage ☐ Yes ☐ No ☐ NA Page # __

102. Regulation 69-34G. (3) Basic Med-Surg Expense Coverage ☐ Yes ☐ No ☐ NA Page # __

103. Regulation 69-34G. (4) Hospital Confinement Indemnity ☐ Yes ☐ No ☐ NA Page # __

104. Regulation 69-34G. (5) Major Medical Expense Coverage ☐ Yes ☐ No ☐ NA Page # __

105. Regulation 69-34G. (6) Disability Income Protection Coverage ☐ Yes ☐ No ☐ NA Page # __

106. Regulation 69-34G. (7) Accident Only Coverage ☐ Yes ☐ No ☐ NA Page # __

107. Regulation 69-34G. (8) Specified Disease & Specified Accident ☐ Yes ☐ No ☐ NA Page # __

108. Regulation 69-34.G.(9) Limited Benefit Health Insurance ☐ Yes ☐ No ☐ NA Page # __

Required Disclosures

109. Regulation 69-34.H. (1) General Rules ☐ Yes ☐ No ☐ NA Page # __

110. Regulation 69-34.H. (2) Outline of Coverage ☐ Yes ☐ No ☐ NA Page # __

111. Regulation 69-34.H. (3) Basic Hospital Expense ☐ Yes ☐ No ☐ NA Page # __

112. Regulation 69-34.H. (4) Basic Medical-Surgical Expense ☐ Yes ☐ No ☐ NA Page # __

113. Regulation 69-34.H. (5) Basic Hospital &Med.-Surg. ☐ Yes ☐ No ☐ NA Page # __

114. Regulation 69-34.H. (6) Hospital Confinement Indemnity ☐ Yes ☐ No ☐ NA Page # __

115. Regulation 69-34.H. (7) Major Med Expense Coverage ☐ Yes ☐ No ☐ NA Page # __

116. Regulation 69-34.H. (8) Disability Income Protection ☐ Yes ☐ No ☐ NA Page # __

117. Regulation 69-34.H. (9) Accident Only ☐ Yes ☐ No ☐ NA Page # __

118. Regulation 69-34.H. (10) Specified Disease/Accident ☐ Yes ☐ No ☐ NA Page # __

119. Regulation 69-34.H. (11) Limited Benefit Health ☐ Yes ☐ No ☐ NA Page # __

Does the form comply with other applicable Regulations?

120. Regulation 69-34.1 Solicitation Regulation ☐ Yes ☐ No ☐ NA Page # __

121. Regulation 69-34.2 Replacement Regulation ☐ Yes ☐ No ☐ NA Page # __

For Medicare Supplement Insurance

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

For Long Term Care Insurance

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

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