

**MANAGED CARE CHECKLIST:  
REVIEW OF INSURANCE CARRIERS LICENSED UNDER  
M.G.L. c. 175, c. 176A, and c. 176B**

**NOTE TO CARRIERS COMPLETING THIS CHECKLIST:**

*Pursuant to Bulletin No. 2001-05 and 2008-19, include a completed checklist when submitting (1) an application for accreditation; (2) a material change to accreditation; (3) an application for an insured preferred provider plan.*

*When completing a checklist, please indicate for each requirement the page number(s), and/or section(s), where the required information may be found in the submitted materials.*

- *For items requiring company confirmation, please place a checkmark (√) next to the requirement acknowledging confirmation.*
- *If a requirement is not applicable, please place "N/A" next to the requirement and explain, either within the checklist or on a separate sheet, the legal basis under which the requirement does not apply to the filed materials.*

**Carrier Name & NAIC#:** \_\_\_\_\_

**Contact Name & Title:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**Telephone & Fax:** \_\_\_\_\_

**Email Address:** \_\_\_\_\_

**Product Name & Form #:** \_\_\_\_\_

**Date Submitted:** \_\_\_\_\_

<p><b><u>Carrier Certification:</u></b> I _____ a duly authorized representative of _____ certify that it is my good faith belief based on the review of this checklist and submitted evidence of coverage and additional materials that the evidence of coverage and additional submitted materials comply with applicable Massachusetts law.</p>
--

**MATERIAL CHANGES**

From time to time carriers modify the materials associated with a previously filed (1) application for approval of an insured preferred provider plan or (2) accreditation/reaccreditation application. Should your submission include such changes or additions, please review at least the following additional checklists:

- CHECKLIST FOR THE INITIAL APPROVAL OF AN INSURED PREFERRED PROVIDER PLAN (**Form# Application For Approval - Insured Preferred Provider Plan ver020911**);
- MANAGED CARE CHECKLIST: FILING CONTENT FOR RENEWAL APPLICATION OF ACCREDITATION UNDER M.G.L. c. 176O (**Form# MC\_RenewalAccred\_031711.pdf**); and
- MANAGED CARE CHECKLIST: REQUIREMENTS FOR PROVIDER CONTRACTS (**Form# Managed Care Provider Contracts (Rev. 121312)**).

**Is the submission a material change to (1) an application for approval of an insured preferred provider plan, (2) a renewal application of accreditation or (3) provider contracts?**

**YES [    ]                      NO [    ]**

When submitting a material change to a (1) previously filed accreditation application, (2) previously filed application for approval of an insured preferred provider plan, (3) evidences of coverage, (4) amendments/riders, (5) directories, (6) required disclosures, (7) application forms (8) appeal letters etc. –

- complete only those sections of the checklist(s) specific to the submission and
- include red-line version(s) of the previously filed document(s).

**A FILING THAT DOES NOT INCLUDE APPLICABLE COMPLETED CHECKLISTS AND SUPPORTING DOCUMENTATION WILL BE RETURNED AND NOT REVIEWED.**

**HIGH DEDUCTIBLE PLANS THAT QUALIFY FOR USE WITH AN HSA**

Please advise whether the submission includes high deductible plan designs that are intended to qualify for use with an HSA.

YES\_\_\_                      NO\_\_\_

**If YES, please identify the dollar range of contribution limits that the carrier does/will offer:**

<b>Contribution and Out-of-Pocket Limits for Health Savings Accounts and for High-Deductible Health Plans</b>		
HSA contribution limit (Employer + Employee)	Individual: Family:	
Minimum Deductible	Individual: Family:	
Maximum out-of-pocket	Individual: Family:	
<b>Family Deductible Feature</b>		
1) Embedded Deductible per Member; or 2) Aggregate Deductible		

**RATE FILING REQUIREMENTS - (“Filing Guidance Notice 2012-E” issued on July 11, 2012)**

Applies to all health benefit plans [**does not apply to stand alone dental or vision plans**] for which rates are filed on a periodic basis, including merged market (small group and individual) plans, HMO plans and Blue Cross Blue Shield of Massachusetts plans.

**Please advise whether submission will have an impact on rates.**

YES \_\_\_            NO \_\_\_

*IF YES*, forward the applicable rates with your quarterly rate filing via SERFF Rates will not be approved until the forms review is complete.

**CARRIERS SUBMITTING EVIDENCES OF COVERAGE FOR THE MASSACHUSETTS MERGE MARKET – REVIEW THE FOLLOWING FILING GUIDANCES AND FORWARD THE APPROPRIATE DOCUMENTATION:**

2016-C: Pediatric Vision and Dental Benefits for Merged Market Plans

2016-B: Meaningful Access for Limited-English Proficient Speakers

**INTERNET WEBSITES - 211 CMR 52.13(4)**

**Please advise whether your company’s delivery system for evidences of coverage is an internet website.**

**YES \_\_\_ NO \_\_\_**

**If YES, please respond to the following:**

**Check the following products for which the evidence of coverage is made available electronically:**

- |   |   |
|---|---|
| <input type="checkbox"/> <b>MEDICAL</b>                       | <input type="checkbox"/> <b>DENTAL</b>                |
| <input type="checkbox"/> <b>MENTAL HEALTH/SUBSTANCE ABUSE</b> | <input type="checkbox"/> <b>VISION</b>                |
| <input type="checkbox"/> <b>PHARMACY</b>                      | <input type="checkbox"/> <b>OTHER [specify] _____</b> |

If the carrier, including any dental or vision carrier, refers the insured to resources where the information described in the evidence of coverage can be accessed, including, but not limited to, an internet website, such carrier must be able to demonstrate compliance with the following with respect to the internet website, where the term “internet website” shall include “intranet website,” “electronic mail,” or “e-mail”:

(a) The carrier has issued and delivered written notice to the insured that includes:

- \_\_\_\_\_ 1. All necessary information and a clear explanation of the manner by which insureds can access their specific evidences of coverage and any amendments thereto through such internet website;
- \_\_\_\_\_ 2. A list of the specific information to be furnished by the carrier through an internet website;
- \_\_\_\_\_ 3. The significance of such information to the insured;
- \_\_\_\_\_ 4. The insured’s right to receive, free of charge, a paper copy of evidences of coverage and any amendments thereto at any time;
- \_\_\_\_\_ 5. The manner by which the insured can exercise the right to receive a paper copy at no cost to the insured; and
- \_\_\_\_\_ 6. A toll-free number for the insured to call with any questions or requests.

- 1) Forward sample copy(ies) of the notice(s) highlighting the requirements noted within 211 CMR 52.13(4)(a)(1-6).**
- 2) Forward sample copy(ies) of the website address(es) and documents appearing on its website(s) highlighting the provisions that are substantially the same as those required in its paper documents.**

(b) The carrier has taken reasonable measures to ensure that the information and documents furnished in an internet website is substantially the same as that contained in its paper documents. All notice and time requirements applicable to evidences of coverage shall apply to information and documents furnished by an internet website.

**Please confirm that the carrier complies with this requirement.**

(c) The carrier has taken reasonable measures to ensure that it furnishes, upon request of the insured, a paper copy of evidences of coverage and any amendments thereto.

**Please confirm that the carrier complies with this requirement.**

According to 211 CMR 52.13(6), “[a] carrier, including a dental and vision carrier, shall provide to at least one adult insured in each household residing in Massachusetts, or in the case of a group policy, to the group representative, notice of all material changes to the evidence of coverage.

**Please confirm that the carrier will comply with this requirement.**

---

According to 211 CMR 52.13(7), “[a] carrier, including a dental or vision carrier, shall issue and deliver to at least one adult insured in each household residing in Massachusetts, or in the case of a group policy, to the group representative, prior notice of material modifications in covered services under the health, dental or vision plan, at least 60 days before the effective date of the modifications. Such notices shall include the following:

Pg \_\_\_\_ (a) any changes in clinical review criteria; and

Pg \_\_\_\_ (b) a statement of the effect of such changes on the personal liability of the insured for the cost of any such changes.

According to 211 CMR 52.13(8), “[a] carrier, including a dental or vision carrier, shall submit all evidences of coverage to the Bureau at least 30 days prior to their effective dates.

**Please confirm that the carrier will comply with this requirement.**

---

According to 211 CMR 52.13(10), “[e]very evidence of coverage described in 211 CMR 52.13 must contain the effective date, date of issue and, if applicable, expiration date.

pg. \_\_\_\_ **Please highlight the page(s) where this information may be found.**

**READABILITY OF POLICY FORM; DEFINITION; APPROVAL; ACTIONS  
BASED ON LANGUAGE - [M.G.L. CHAPTER 175 §2B]**

Applies to policy forms, all certificates and subscription agreements or contracts of insurance issued pursuant to M.G.L. c. 176, c. 176A, c. 176B, c. 176G. Policyholder shall include, in addition to all insurance policyholders, all subscribers and holders of certificates issued pursuant to M.G.L. c. 176, c. 176A, c. 176B, c. 176G - M.G.L. c. 175 §2B. 2.

Every policy form filed with the commissioner under this section shall be accompanied by a certificate stating the Flesch scale readability score achieved by such form(s).

**[Statutory citation should be stated within the certification]**

The term “text” as used in this section shall include all printed matter except the name and address of the insurer, name or title of the policy, the brief description if any, captions and subcaptions, and schedule pages and tables.

No policy form of insurance shall be delivered or issued for delivery to more than fifty policyholders in the commonwealth until a copy of the policy form has been on file for thirty days with the commissioner, unless before the expiration of said thirty days the commissioner shall have approved the form of the policy in writing as complying with this section; nor shall any such policy be delivered or issued for delivery if the commissioner notifies the company in writing within said thirty days that in his opinion the form of said policy does not comply with the provisions of this section, specifying the reasons for his opinion, provided that such action of the commissioner shall be subject to review by the supreme judicial court, but during any such review the form shall not be delivered or issued for delivery in the commonwealth; nor shall any such policy form be so delivered or issued for delivery unless:

The text achieves a minimum Flesch scale readability score of fifty; M.G.L. c. 175 §2B. 1.(a)

It is printed, except for tables, in not less than ten point type, one point leaded; M.G.L. c. 175 §2B. 1.(b)

The style, arrangement and overall appearance of the policy give no undue prominence to any portion of the text of the policy and any endorsements or riders; M.G.L. c. 175 §2B. 1.(c)

It contains a table of contents or an alphabetical subject index; M.G.L. c. 175 §2B. 1.(d)

The width of margins and ink to paper contrast do not unreasonably interfere with the readability of the form; and M.G.L. c. 175 §2B. 1.(e)

The organization of the content of the policy and the summary of the policy is conducive to understandability of the form. M.G.L. c. 175 §2B. 1.(f)

The certification identifies each form by form identifier and identifies the actual Flesch score for each form - **a statement to the effect that the score exceeds 50 is not permitted.**

**MINIMUM CREDITABLE COVERAGE NOTICES**

**(BULLETIN 2008-02 & BULLETIN 2010-07)**

As of January 1, 2009, the Massachusetts Health Care Reform Law requires each Massachusetts resident, eighteen (18) years of age and older, to have health coverage that meets the Minimum Creditable Coverage (“MCC”) standards set by the Commonwealth Health Insurance Connector (“Connector”).

In order to help individuals determine if the health coverage they have or intend to purchase is sufficient to satisfy the individual mandate all commercial health insurers, Blue Cross and Blue Shield of Massachusetts, Inc., and Health Maintenance Organizations (collectively “carriers”) that offer or renew an individual or group insured health plan in Massachusetts, as defined in M.G.L. c. 176N, with coverage effective on or after February 1, 2008...are to disclose to insureds and potential insureds a plan’s MCC status and whether the plan satisfies the individual coverage mandate of the Massachusetts Health Care Reform Law.

The insured health plan’s MCC status will be based on compliance with applicable standards in effect on and after January 1, 2009 as set forth by the Connector either by regulation or administrative bulletin.

In the case of an employer-sponsored group insured health plan, said disclosure requirement also applies to marketing materials that describe the insured health plan benefits that are used during the employer’s open enrollment period.

**Please confirm that the carrier complies with this requirement.**

---

The filed product **meets MCC standards;**

The filed product **does not meet MCC standards;**

The filed product **is not considered a "health plan", as defined in M.G.L. c. 176N.**

**Please confirm that the carrier complies with this requirement.**

---

---

**IF THE INSURED HEALTH PLAN MEETS MCC STANDARDS:**

\_\_\_\_\_ The following disclosure notice must be included on the face or the first page of the text of the policy or certificate or on any required notice submitted with the product in substantially the same language and format:



This health plan **meets Minimum Creditable Coverage standards** and **will satisfy** the individual mandate that you have health insurance. Please see page # for additional information.

\_\_\_\_\_ In addition, the following disclosure shall be placed within the body of the policy, certificate, or schedule of benefits in substantially the same language and format:

**MASSACHUSETTS REQUIREMENT TO PURCHASE HEALTH INSURANCE:**

**As of January 1, 2009, the Massachusetts Health Care Reform Law requires that Massachusetts residents, eighteen (18) years of age and older, must have health coverage that meets the Minimum Creditable Coverage standards set by the Commonwealth Health Insurance Connector, unless waived from the health insurance requirement based on affordability or individual hardship. For more information call the Connector at 1-877-MA-ENROLL or visit the Connector website ([www.mahealthconnector.org](http://www.mahealthconnector.org)).**

This health plan **meets Minimum Creditable Coverage standards** that are effective ***[January 1, 20XX - (carriers are to substitute applicable date)]*** as part of the Massachusetts Health Care Reform Law. If you purchased this plan, you **will satisfy** the statutory requirement that you have health insurance meeting these standards.

**THIS DISCLOSURE IS FOR MINIMUM CREDITABLE COVERAGE STANDARDS THAT ARE EFFECTIVE *[JANUARY 1, 20XX (carriers are to substitute applicable date)]*. BECAUSE THESE STANDARDS MAY CHANGE, REVIEW YOUR HEALTH PLAN MATERIAL EACH YEAR TO DETERMINE WHETHER YOUR PLAN MEETS THE LATEST STANDARDS.**

## IF THE INSURED HEALTH PLAN DOES NOT MEET MCC STANDARDS

The following disclosure notice must be included on the face or the first page of the text of the policy or certificate or on any required notice submitted with the product in substantially the same language and format: :



This health plan, alone, **does not meet Minimum Creditable Coverage standards and will not satisfy** the individual mandate that you have health insurance. Please see page # for additional information.

In addition, the following disclosure shall be placed within the body of the policy, certificate, or schedule of benefits in substantially the same language and format:

### MASSACHUSETTS REQUIREMENT TO PURCHASE HEALTH INSURANCE:

As of January 1, 2009, the Massachusetts Health Care Reform Law requires that Massachusetts residents, eighteen (18) years of age and older, must have health coverage that meets the Minimum Creditable Coverage standards set by the Commonwealth Health Insurance Connector, unless waived from the health insurance requirement based on affordability or individual hardship. For more information call the Connector at 1-877-MA-ENROLL or visit the Connector website ([www.mahealthconnector.org](http://www.mahealthconnector.org)).

This health plan, alone, **does not meet Minimum Creditable Coverage standards** that are effective *[January 1, 20XX - (carriers are to substitute applicable date)]* as part of the Massachusetts Health Care Reform Law because *(carriers are to substitute applicable minimum creditable coverage standards as set by the Connector):*

- The in-network deductible is more than \$2,050 for an individual and/or \$4,100 for a family.
- A broad range of medical benefits, as defined by the Connector, are not covered.
- Prescription drugs are not covered.
- The deductible for prescription drug coverage is more than \$250 for an individual and/or \$500 for a family.
- The health plan includes deductibles or coinsurance for in-network core services, but does not include an out-of-pocket maximum for in-network covered services.
- The out-of-pocket maximum for in-network covered services exceeds [\$\$\$\$].  
[Note: Insert the appropriate dollar amount in effect for taxable.]
- The sum of the out-of-pocket maximums [e.g. separate medical and RX deductibles] for in-network covered services exceeds [\$\$\$\$]. [Note: Insert the appropriate dollar amount in effect for taxable year.]
- The out-of-pocket maximum does not include [note: select appropriate service(s): deductibles, co-insurance, co-payments, or similar charges],
- The health plan imposes an overall annual maximum benefit limitation for the plan that applies to all covered services collectively;
- The health plan imposes an overall annual maximum dollar benefit limitation.

- The health plan imposes utilization a cap on covered core services, The health plan imposes impose an overall annual maximum dollar benefit limitation on prescription drugs;
- The health plan limits benefits to an Indemnity Schedule of Benefits for the coverage of core services.
- The health plan applies covered preventive health services to the deductible.

If you purchased this health plan only, **you will not satisfy** the statutory requirement that you have health insurance meeting these standards.

If this health plan is offered to you through your place of employment, contact your employer or other plan sponsor to determine if it offers other health plan options that meet Minimum Creditable Coverage standards. Your employer or other plan sponsor also may offer supplemental plans you can add to this insured health plan in order to meet Minimum Creditable Coverage.

If this health plan is not offered to you through your place of employment and you want to learn about other health plan options available to individuals, you may contact the Division of Insurance by calling (617) 521-7794 or visiting its website at [www.mass.gov/doi](http://www.mass.gov/doi), or the Connector by calling 1-877-MA-ENROLL or visiting its website at [www.mahealthconnector.org](http://www.mahealthconnector.org).

THIS DISCLOSURE IS FOR MINIMUM CREDITABLE COVERAGE STANDARDS THAT ARE EFFECTIVE ***[JANUARY 1, 20XX (carriers are to substitute applicable date)]***. BECAUSE THESE STANDARDS MAY CHANGE, REVIEW YOUR HEALTH PLAN MATERIAL EACH YEAR TO DETERMINE WHETHER YOUR PLAN MEETS THE LATEST STANDARDS.

**If you have questions about this notice, you may contact the Division of Insurance by calling (617) 521-7794 or visiting its website at [www.mass.gov/doi](http://www.mass.gov/doi).**

## **FOR ACCIDENT ONLY AND HOSPITAL INDEMNITY POLICIES/CERTIFICATES:**

For an insured accident and sickness plan that is not considered a "health plan" according to M.G.L. c. 176N, but is an accident only policy or a hospital indemnity insurance policy, the following disclosure notice must be included on the face or the first page of the text of the policy or certificate or on any required notice submitted with the product in substantially the same language and format:



This policy, alone, **does not meet Minimum Creditable Coverage standards** and **will not satisfy** the individual mandate that you have health insurance. Please see page # for additional information.

In addition, the following disclosure shall be placed within the body of the policy, certificate, or any required notice submitted with the product in substantially the same language and format:

**As of January 1, 2009, the Massachusetts Health Care Reform Law requires that Massachusetts residents, eighteen (18) years of age and older, must have health coverage that meets the Minimum Creditable Coverage standards set by the Commonwealth Health Insurance Connector, unless waived from the health insurance requirement based on affordability or individual hardship. For more information call the Connector at 1-877-MA-ENROLL or visit the Connector website ([www.mahealthconnector.org](http://www.mahealthconnector.org)).**

This plan is not intended to provide comprehensive health care coverage and **does not meet Minimum Creditable Coverage standards**, even if it does include services that are not available in the insured's other health plans.

## **FOR ALL OTHER HEALTH POLICIES/CERTIFICATES:**

For credit-only, limited scope vision or dental benefits if offered separately, disability income insurance, insurance arising out of a workers' compensation law or similar law, automobile medical payment insurance, insurance under which benefits are payable with or without regard to fault and which is statutorily required to be contained in a liability insurance policy or equivalent self insurance, long-term care if offered separately, coverage issued as a supplement to liability insurance, specified disease insurance that is purchased as a supplement and not as a substitute for a health plan, coverage supplemental to the coverage provided under 10 U.S.C. 55 if offered as a separate insurance policy, or any policy under chapter 176K, no minimum creditable coverage statement is required.

## MANAGED CARE

### DEFINITIONS MANAGED CARE [M.G.L. c. 176O §1 and 211 CMR 52.03 (if used)]:

- pg \_\_\_\_\_ **Adverse determination** “a determination, based upon a review of information provided, by a carrier or its designated utilization review organization, to deny, reduce, modify, or terminate an admission, continued inpatient stay, or the availability of any other health care services, for failure to meet the requirements for coverage based on medical necessity, appropriateness of health care setting and level of care, or effectiveness, **including a determination that a requested or recommended health care service or treatment is experimental or investigational.** [Section 56 of Chapter 35 of the Acts of 2013 effective on January 1, 2014]
- pg \_\_\_\_\_ **Behavioral Health Manager** “a company, organized under the law of the commonwealth or organized under the laws of another state and qualified to do business in the commonwealth, that has entered into a contractual arrangement with a carrier to provide or arrange for the provision of behavioral, substance use disorder and mental health services to voluntarily enrolled member of the carrier.” [Section 183 of Chapter 224 of the Acts of 2012 effective November 4, 2012]
- pg \_\_\_\_\_ **Emergency medical condition** “a medical condition, whether physical, behavioral, related to substance use disorder, or mental, manifesting itself by symptoms of sufficient severity, including severe pain, that the absence of prompt medical attention could reasonably be expected by a prudent layperson who possesses an average knowledge of health and medicine, to result in placing the health of the insured or another person in serious jeopardy, serious impairment to body function or serious dysfunction of any body organ or part or, with respect to a pregnant woman, as further defined in section 1867(e)(1)(B) of the Social Security Act, 42 U.S.C. section 1395dd(e)(1)(B).” [Section 185 of Chapter 224 of the Acts of 2012 effective November 4, 2012]
- pg \_\_\_\_\_ **Grievance** “any oral or written complaint submitted to the carrier which has been initiated by an insured, or on behalf of an insured with the consent of the insured, concerning any aspect or action of the carrier relative, to the insured, including, but not limited to, review of adverse determinations regarding scope of coverage, denial of services, rescission of coverage, quality of care and administrative operations, under the requirements of this chapter. [Section 56 of Chapter 35 of the Acts of 2013 effective on January 1, 2014]
- pg \_\_\_\_\_ **Health Care Services** “services for the diagnosis, prevention, treatment, cure or relief of a physical, behavioral, substance use disorder or mental health condition, illness, injury or disease.” [Section 186 of Chapter 224 of the Acts of 2012 effective November 4, 2012]
- pg \_\_\_\_\_ **Managed Care Organization or MCO** “a carrier subject to M.G.L. c. 176O.”
- pg \_\_\_\_\_ **Medical necessity or medically necessary** “health care services that are consistent with generally accepted principles of professional medical practice as determined by whether:
- (a) the service is the most appropriate available supply or level of service for the insured in question considering potential benefits and harms to the individual;
  - (b) is known to be effective, based on scientific evidence, professional standards and expert opinion, in improving health outcomes; or
  - (c) for services and interventions not in widespread use, is based on scientific evidence.”
- pg \_\_\_\_\_ **Nurse Practitioner** “a registered nurse who holds authorization in advanced nursing practice as a nurse practitioner under M.G.L. c. 112, §80B.”
- pg \_\_\_\_\_ **Participating provider** “a provider who, under a contract with the carrier, including a dental or vision carrier, or with its contractor or subcontractor, has agreed to provide health, dental or vision care services to insureds with an expectation of receiving payment, other than coinsurance, copayments or deductibles, directly or indirectly from the carrier, including a dental or vision carrier.”

pg \_\_\_\_\_ **Primary care provider** “a health care professional qualified to provide general medical care for common health care problems who: (i) supervises, coordinates, prescribes, or otherwise provides or proposes health care services; (ii) initiates referrals for specialist care; and (iii) maintains continuity of care within the scope of practice.” [Section 187 of Chapter 224 of the Acts of 2012 effective November 4, 2012]

pg \_\_\_\_\_ **Utilization review** “a set of formal techniques designed to monitor the use of, or evaluate the clinical necessity, appropriateness, efficacy, or efficiency of, health care services, procedures or settings. Such techniques may include, but are not limited to, ambulatory review, prospective review, second opinion, certification, concurrent review, case management, discharge planning or retrospective review.”

**STANDARDS FOR UTILIZATION REVIEW [See also Bulletin Nos. 03-05, 02-04 and 01-10]:**

According to 211 CMR 52.13(3)(o), evidences of coverage shall contain a summary description of utilization review procedures as follows:

According to 211 CMR 52.08(4), “[a] carrier or utilization review organization shall make an initial determination regarding a proposed admission, procedure or service that requires such a determination within two working days of obtaining all necessary information.

pg\_\_\_\_ (a) For purposes of 211 CMR 52.08(4), "necessary information" shall include the results of any face-to-face clinical evaluation or second opinion that may be required.

pg\_\_\_\_ (b) In the case of a determination to approve an admission, procedure or service, the carrier or utilization review organization shall notify the provider rendering the service by telephone within 24 hours, and shall send written or electronic confirmation of the telephone notification to the insured and the provider within two working days thereafter.

In the case of an adverse determination, the carrier or utilization review organization shall notify the provider rendering the service by telephone within 24 hours, and shall send written or electronic confirmation of the telephone notification to the insured and the provider within one working day thereafter.”

According to 211 CMR 52.08(5), “[a] carrier or utilization review organization shall make a concurrent review determination within one working day of obtaining all necessary information.

pg\_\_\_\_ (a) In the case of a determination to approve an extended stay or additional services, the carrier or utilization review organization shall notify the provider rendering the service by telephone within one working day, and shall send written or electronic confirmation to the insured and the provider within one working day thereafter. A written or electronic notification shall include the number of extended days or the next review date, the new total number of days or services approved, and the date of admission or initiation of services.

pg\_\_\_\_ (b) In the case of an adverse determination, the carrier or utilization review organization shall notify the provider rendering the service by telephone within 24 hours, and shall send written or electronic notification to the insured and the provider within one working day thereafter.

pg\_\_\_\_ (c) The service shall be continued without liability to the insured until the insured has been notified of the determination.”

According to 211 CMR 52.08(6), “[t]he written notification of an adverse determination shall include a substantive clinical justification therefore that is consistent with generally accepted principles of professional medical practice, and shall, at a minimum:

pg\_\_\_\_ (a) identify the specific information upon which the adverse determination was based;

pg\_\_\_\_ (b) discuss the insured's presenting symptoms or condition, diagnosis and treatment interventions and the specific reasons such medical evidence fails to meet the relevant medical review criteria;

pg\_\_\_\_ (c) specify any alternative treatment option offered by the carrier, if any;

pg\_\_\_\_ (d) reference and include applicable clinical practice guidelines and review criteria; and

pg\_\_\_\_ (e) include a clear, concise and complete description of the carrier’s formal internal grievance process and the procedures for obtaining external review pursuant to 958 CMR 3.000.”

**Bulletin 2016-02**

**Requirements for Carriers Issuing Written Notices of Adverse Determinations**

“Compliance with certain federal health insurance appeal requirements under the Patient Protection and Affordable Care Act (“ACA”), including those associated with the content of adverse determination notices...[i]nitial written notice of an adverse determination at the end of utilization review and prior to the initiation of any appeals processes, the written notice shall include a substantive clinical justification that is consistent with generally accepted principles of professional medical practice, and shall, at a minimum:

- pg\_\_\_\_ • include information about the claim including, if applicable, the date(s) of service, the health care provider(s), the claim amount, and any diagnosis, treatment, and denial code(s) and their corresponding meaning(s);
- pg\_\_\_\_ • identify the specific information upon which the adverse determination was based;
- pg\_\_\_\_ • discuss the insured's presenting symptoms or condition, diagnosis and treatment interventions;
- pg\_\_\_\_ • explain in a reasonable level of detail the specific reasons such medical evidence fails to meet the relevant medical review criteria;
- pg\_\_\_\_ • reference and include a copy of any applicable clinical practice guidelines, medical review criteria, or other clinical basis for the adverse determination;
- pg\_\_\_\_ • include a description of any additional material or information necessary for the insured to perfect the claim and an explanation of why such material or information is necessary;
- pg\_\_\_\_ • include a clear, concise and complete description of the Carrier’s review procedures along with the applicable time limits, including a description of the formal internal grievance process and the procedures for obtaining external review, pursuant to 958 CMR 3.000, and the process for seeking expedited internal review and concurrent expedited internal and external reviews, pursuant to 958 CMR 3.309;
- pg\_\_\_\_ • include a statement of the insured’s right to bring a civil action under Section 502(a) of the Employee Retirement Income Security Act of 1974, as applicable;
- pg\_\_\_\_ • notify the insured of the availability of, and contact information for, the consumer assistance toll-free number maintained by the Office of Patient Protection, and if applicable, the Massachusetts consumer assistance program; and
- pg\_\_\_\_ • include a statement, prominently displayed in English, Arabic, Khmer (Cambodian), Chinese, French, Greek, Haitian-Creole, Italian, Lao, Portuguese, Russian, Spanish, and any non-English language in which 10% or more of the population residing in any Massachusetts county served by the Carrier is only literate in the same non-English language, as specified by the Office of Patient Protection, that clearly indicates how the insured can request oral interpretation and written translation services from the Carrier consistent with 958 CMR 3.700.”

According to 211 CMR 52.08(7), “[a] carrier or utilization review organization shall give a provider treating an insured an opportunity to seek reconsideration of an adverse determination from a clinical peer reviewer in any case involving an initial determination or a concurrent review determination.

- pg\_\_\_\_ (a) The reconsideration process shall occur within one working day of the receipt of the request and shall be conducted between the provider rendering the service and the clinical peer reviewer or a clinical peer designated by the clinical peer reviewer if the reviewer cannot be available within one working day.
- pg\_\_\_\_ (b) If the adverse determination is not reversed by the reconsideration process, the insured, or the provider on behalf of the insured, may pursue the grievance process established pursuant to 958 CMR 3.000.
- pg\_\_\_\_ (c) The reconsideration process allowed pursuant to 211 CMR 52.08(6) shall not be a prerequisite to the internal grievance process or an expedited appeal required by 958 CMR 3.000.”

According to 211 CMR 52.08(10), “[a] carrier or utilization review organization shall conduct an annual survey of insureds to assess satisfaction with access to primary care services, specialist services, ancillary services, hospitalization services, durable medical equipment and other covered services.

pg\_\_\_\_ (a) The survey shall compare the actual satisfaction of insureds with projected measures of their satisfaction.

pg\_\_\_\_ (b) Carriers that utilize incentive plans shall establish mechanisms for monitoring the satisfaction, quality of care and actual utilization compared with projected utilization of health care services of insureds.”

**Please submit a copy of the most recent survey instrument and results.**

According to M.G.L. c. 176O §16(b) [As amended by Section 202 of Chapter 224 of the Acts of 2012 effective November 3, 2012], “[a] carrier shall be required to pay for health care services ordered by a treating physician or a primary care provider if:

pg\_\_\_\_ (1) the services are a covered benefit under the insured’s health benefit plan; and

pg\_\_\_\_ (2) the services are medically necessary.

A carrier may develop guidelines to be used in applying the standard of medical necessity, as defined in this subsection. Any such medical necessity guidelines utilized by a carrier in making coverage determinations shall be:

pg\_\_\_\_ (i) developed with input from practicing physicians and participating providers in the carrier’s or utilization review organization’s service area;

pg\_\_\_\_ (ii) developed under the standards adopted by national accreditation organizations;

pg\_\_\_\_ (iii) updated at least biennially or more often as new treatments, applications and technologies are adopted as generally accepted professional medical practice; and

pg\_\_\_\_ (iv) evidence-based, if practicable.

In applying such guidelines, a carrier shall consider the individual health care needs of the insured. Any such medical necessity guidelines criteria shall be applied consistently by a carrier or a utilization review organization and made easily accessible and up-to-date on a carrier or utilization review organization’s website to subscribers, health care providers and the general public. If a carrier or utilization review organization intends either to implement a new medical necessity guideline or amend an existing requirement or restriction, the carrier or utilization review organization shall ensure that the new or amended requirement or restriction shall not be implemented unless the carrier’s or utilization review organization’s website has been updated to reflect the new or amended requirement or restriction.

**Please include a statement below that confirms that the carrier understands and complies with the above-noted requirements including confirmation that the carrier website is always updated to reflect such changes.**

---

---

According to M.G.L. c. 176O §12(f), “[u]pon request by an insured or insured’s treating health care provider, a carrier or utilization review organization shall...make a determination regarding whether a proposed admission, procedure or service is medically necessary within 7 working days of obtaining all necessary information, except that a carrier or utilization review organization may choose not to perform such a review if the carrier or utilization review organization determines that the admission, procedure or service will be covered. [Section 200 of Chapter 224 of the Acts of 2012]

**Please include a statement below that confirms that the carrier understands and has systems in place to comply with the above-noted requirement. In addition, highlight the section and page # of the evidence of coverage that addresses the above disclosure.**

---

---

---

**REQUIREMENTS OF AN EVIDENCE OF COVERAGE [M.G.L. c. 176O §6 211 CMR 52.13]:**

(1) According to 211 CMR 52.13(3)(a)-(y) “[a] carrier shall issue and deliver to at least one adult insured in each household residing in Massachusetts, upon enrollment, an evidence of coverage. The evidence of coverage shall contain a clear, concise and complete statement of:

- pg\_\_\_\_ (a) the health, dental or vision care services and any other benefits to which the insured is entitled on a nondiscriminatory basis, including benefits mandated by state or federal law; **[See Mandated Benefits section below]**
- pg\_\_\_\_ (b) the prepaid fee which must be paid by or on behalf of the insured and an explanation of any grace period for the payment of any health benefit plan premium;
- pg\_\_\_\_ (c) the limitations on the scope of health care services and any other benefits to be provided, including:
  - pg\_\_\_\_ (i) all restrictions relating to preexisting condition exclusions;
  - pg\_\_\_\_ (ii) an explanation of any facility fee, allowed amount, co-insurance, copayment, deductible or other amount that the insured may be responsible to pay to obtain covered benefits from network or out-of-network providers; and
  - pg\_\_\_\_ (iii) the toll-free telephone number and website established by the carrier under section 22 and an explanation of the information that an insured may obtain through such toll-free telephone number and website [Amends M.G.L. c. 176O 6(a)(3) - Section 192 of Chapter 224 of the Acts of 2012 effective November 4, 2012];
- pg\_\_\_\_ (d) all restrictions relating to preexisting condition limitations or exclusions, or a statement that there are no preexisting condition limitations or exclusions if there are none under the health, dental or vision benefit plan;
- (e) the locations where, and the manner in which, health care services and other benefits may be obtained, including:
  - pg\_\_\_\_ (i) an explanation that whenever a proposed admission, procedure or service that is a medically necessary covered benefit is not available to an insured within the carrier’s network, the carrier shall cover the out-of-network admission, procedure or service and the insured will not be responsible to pay more than the amount which would be required for similar admissions, procedures or services offered within the carrier’s network; and
  - pg\_\_\_\_ (ii) an explanation that whenever a location is part of the carrier’s network, that the carrier shall cover medically necessary covered benefits delivered at that location and the insured shall not be responsible to pay more than the amount required for network services even if part of the medically necessary covered benefits are performed by out-of-network providers unless the insured has a reasonable opportunity to choose to have the service performed by a network provider[Amends M.G.L. c. 176O 6(a)(4) - Section 192 of Chapter 224 of the Acts of 2012 effective November 4, 2012];
- pg\_\_\_\_ (f) a description of eligibility of coverage for dependents, including a summary description of the procedure by which dependents may be added to the plan;
- pg\_\_\_\_ (g) the criteria by which an insured may be disenrolled or denied enrollment. 211 CMR 52.13(3)(g) shall apply to carriers, including dental and vision carriers;
- (h) the involuntary disenrollment rate among insureds of the carrier. 211 CMR 52.13(3)(h) shall apply to carriers, including dental and vision carriers;
- pg\_\_\_\_ 1. For the purposes of 211 CMR 52.13(3)(h), carriers shall exclude all administrative disenrollments, insureds who are disenrolled because they have moved out of a health plan’s service area, insureds whose continuation of coverage periods have expired, former dependents who no longer qualify as

dependents, or insureds who lose coverage under an employer-sponsored plan because they have ceased employment or because their employer group has cancelled coverage under the plan, reduced the numbers of hours worked, become disabled, retired or died.

pg\_\_\_\_\_ 2. For the purposes of 211 CMR 52.13(3)(h), the term “involuntary disenrollment” means that a carrier has terminated the coverage of the insured due to any of the reasons contained in 211 CMR 52.13(3)(i)2 and 3.

(i) the requirement that an insured's coverage may be canceled, or its renewal refused, may arise only in the circumstances in 211 CMR 52.13(3)(i) 1 thru 5. 211 CMR 52.13(3)(i) shall apply to carriers, including dental and vision carriers:

pg\_\_\_\_\_ 1. failure by the insured or other responsible party to make payments required under the contract;

pg\_\_\_\_\_ 2. misrepresentation or fraud on the part of the insured;

pg\_\_\_\_\_ 3. commission of acts of physical or verbal abuse by the insured which pose a threat to providers or other insureds of the carrier and which are unrelated to the physical or mental condition of the insured; provided, that the commissioner prescribes or approves the procedures for the implementation of the provisions of 211 CMR 52.13(3)(i)3;

pg\_\_\_\_\_ 4. relocation of the insured outside the service area of the carrier; or

pg\_\_\_\_\_ 5. non-renewal or cancellation of the group contract through which the insured receives coverage;

pg\_\_\_\_\_ (j) a description of the carrier's method for resolving insured inquiries and complaints, including a description of the internal grievance process consistent with 958 CMR 3.000;

pg\_\_\_\_\_ (k) a statement telling insureds how to obtain the report regarding grievances pursuant to 958 CMR 3.00 from the Office of Patient Protection;

pg\_\_\_\_\_ (l) a description of the Office of Patient Protection, including its toll-free telephone number, facsimile number, and internet site;

pg\_\_\_\_\_ (m) a description of the carrier’s, including a dental or vision carrier’s, method for resolving insured inquiries and complaints;

pg\_\_\_\_\_ (n) a summary description of the procedure, if any, for out-of-network referrals and any additional charge for utilizing out-of-network providers. 211 CMR 52.13(3)(n) shall apply to carriers, including dental and vision carriers;

pg\_\_\_\_\_ (o) a summary description of the utilization review procedures and quality assurance programs used by the carrier, including a dental or vision carrier, including the toll-free telephone number to be established by the carrier that enables consumers to determine the status or outcome of utilization review decisions; [See Standards for Utilization Review above]

pg\_\_\_\_\_ (p) a statement detailing the translator and interpretation services available to assist insureds, including that the carrier will provide, upon request, interpreter and translation services related to administrative procedures. The statement must appear in at least Arabic, Cambodian, Chinese, English, French, Greek, Haitian-Creole, Italian, Lao, Portuguese, Russian and Spanish. 211 CMR 52.13(3)(p) shall apply to carriers, including dental and vision carriers;

pg\_\_\_\_\_ (q) a list of prescription drugs excluded from any closed or restricted formulary available to insureds under the health benefit plan; provided, that the carrier shall annually disclose any changes in such a formulary, and shall provide a toll-free telephone number to enable consumers to determine whether a particular drug is included in the closed or restricted formulary.

1. A carrier will be deemed to have met the requirements of 211 CMR 52.13(3)(q) if the carrier does all of the following:

pg\_\_\_\_\_ a. provides a complete list of prescription drugs that are included in any closed or restricted formulary;

- pg\_\_\_\_\_ b. clearly states that all other prescription drugs are excluded;
- pg\_\_\_\_\_ c. provides a toll-free number that is updated within 48 hours of any change in the closed or restricted formulary to enable insureds to determine whether a particular drug is included in or excluded from the closed or restricted formulary; and
- pg\_\_\_\_\_ d. provides an internet site that is updated as soon as practicable relative to any change in the closed or restricted formulary to enable insureds to determine whether a particular drug is included in or excluded from the closed or restricted formulary;

**If a carrier does not offer a closed or restricted formulary prescription drug plan with the filed evidence of coverage please include a certification stating such with this submission.**

- pg\_\_\_\_\_ (r) a summary description of the procedures followed by the carrier in making decisions about the experimental or investigational nature of individual drugs, medical devices or treatments in clinical trials;
- pg\_\_\_\_\_ (s) requirements for continuation of coverage mandated by state and federal law  
**[See Continuation of Coverage section below];**
- pg\_\_\_\_\_ (t) a description of coordination of benefits consistent with 211 CMR 38.00;
- pg\_\_\_\_\_ (u) a description of coverage for emergency care and a statement that insureds have the opportunity to obtain health care services for an emergency medical condition [whether physical or mental – see definition of “emergency medical condition”], including the option of calling the local pre-hospital emergency medical service system, whenever the insured is confronted with an emergency medical condition which in the judgment of a prudent layperson would require pre-hospital emergency services [refer also to Filing Guidance Notice 2009-A];
- (v) If the carrier offers services through a network or through participating providers, the following statements regarding continued treatment:
- pg\_\_\_\_\_ 1. If the carrier allows or requires the designation of a primary care provider, a statement that the carrier will notify an insured at least 30 days before the disenrollment of such insured's primary care provider and shall permit such insured to continue to be covered for health services, consistent with the terms of the evidence of coverage, by such primary care provider for at least 30 days after said provider is disenrolled, other than disenrollment for quality related reasons or for fraud. The statement shall also include a description of the procedure for choosing an alternative primary care provider.
- pg\_\_\_\_\_ 2. A statement that the carrier will allow any female insured who is in her second or third trimester of pregnancy and whose provider in connection with her pregnancy is involuntarily disenrolled, other than disenrollment for quality-related reasons or for fraud, to continue treatment with said provider, consistent with the terms of the evidence of coverage, for the period up to and including the insured's first postpartum visit.
- pg\_\_\_\_\_ 3. A statement that the carrier will allow any insured who is terminally ill and whose provider in connection with said illness is involuntarily disenrolled, other than disenrollment for quality related reasons or for fraud, to continue treatment with said provider, consistent with the terms of the evidence of coverage, until the insured's death.
4. A statement that the carrier will provide coverage for health services for up to 30 days from the effective date of coverage to a new insured by a provider who is not a participating provider in the carrier's network if:
- pg\_\_\_\_\_ a. the insured's employer only offers the insured a choice of carriers in which said physician is not a participating provider, and
- pg\_\_\_\_\_ b. said physician is providing the insured with an ongoing course of treatment or is the insured's primary care provider.
- pg\_\_\_\_\_ c. with respect to an insured in her second or third trimester of pregnancy, this

provision shall apply to services rendered through the first postpartum visit. With respect to an insured with a terminal illness, this provision shall apply to services rendered until death.

pg\_\_\_\_\_ d. for the purposes of 211 CMR 52.13(3)(v)(4)(a) and (b), the term “physician” shall include nurse practitioners.

5. A carrier may condition coverage of continued treatment by a provider under 211 CMR 52.13(3)(v)1 through 52.13(3)(v)4, inclusive, upon the provider's agreeing as follows:

pg\_\_\_\_\_ a. to accept reimbursement from the carrier at the rates applicable prior to notice of disenrollment as payment in full and not to impose cost sharing with respect to the insured in an amount that would exceed the cost sharing that could have been imposed if the provider had not been disenrolled;

pg\_\_\_\_\_ b. to adhere to the quality assurance standards of the carrier and to provide the carrier with necessary medical information related to the care provided; and

pg\_\_\_\_\_ c. to adhere to the carrier's policies and procedures, including procedures regarding referrals, obtaining prior authorization and providing services pursuant to a treatment plan, if any, approved by the carrier.

6. Nothing in 211 CMR 52.13(3)(v) shall be construed to require the coverage of benefits that would not have been covered if the provider involved remained a participating provider.

(w) If a carrier requires an insured to designate a primary care provider, a statement that the carrier will allow the primary care provider to authorize a standing referral for specialty health care provided by a health care provider participating in the carrier's network when:

pg\_\_\_\_\_ 1. the primary care provider determines that such referrals are appropriate,

pg\_\_\_\_\_ 2. the provider of specialty health care agrees to a treatment plan for the insured and provides the primary care provider with all necessary clinical and administrative information on a regular basis, and

pg\_\_\_\_\_ 3. the health care services to be provided are consistent with the terms of the evidence of coverage.

pg\_\_\_\_\_ 4. Nothing in 211 CMR 52.13(3)(w) shall be construed to permit a provider of specialty health care who is the subject of a referral to authorize any further referral of an insured to any other provider without the approval of the insured's carrier.

pg\_\_\_\_\_ (x) If a carrier requires an insured to obtain referrals or prior authorization from a primary care provider for specialty care, a statement that the carrier will not require an insured to obtain a referral or prior authorization from a primary care provider for the following specialty care provided by an obstetrician, gynecologist, certified nurse midwife or family practitioner participating in such carrier's health care provider network and that the carrier will not require higher copayments, coinsurance, deductibles or additional cost sharing arrangements for such services provided to such insureds in the absence of a referral from a primary care provider:

pg\_\_\_\_\_ 1. annual preventive gynecologic health examinations, including any subsequent obstetric or gynecological services determined by such obstetrician, gynecologist, certified nurse midwife or family practitioner to be medically necessary as a result of such examination;

pg\_\_\_\_\_ 2. maternity care; and

pg\_\_\_\_\_ 3. medically necessary evaluations and resultant health care services for acute or emergency gynecological conditions.

pg\_\_\_\_\_ 4. Carriers may establish reasonable requirements for participating obstetricians, gynecologists, certified nurse midwives or family practitioners to communicate with an insured's primary care provider regarding the insured's condition,

treatment, and need for follow-up care.

- pg\_\_\_\_\_ 5. Nothing in 211 CMR 52.13(3)(x) shall be construed to permit an obstetrician, gynecologist, certified nurse midwife or family practitioner to authorize any further referral of an insured to any other provider without the approval of the insured's carrier.
- pg\_\_\_\_\_ (y) A statement that the carrier will provide coverage of pediatric specialty care, including, for the purposes of 211 CMR 52.13(3)(y), mental health care, by persons with recognized expertise in specialty pediatrics to insureds requiring such services.”
- pg\_\_\_\_\_ (z) If a carrier allows or requires an insured to designate a primary care provider, a statement that the carrier shall provide the insured with an opportunity to select a participating provider nurse practitioner or physician assistant as a primary care provider or to change his or her primary care provider to a participating provider nurse practitioner or physician assistant at any time during the insured's coverage period, if a nurse practitioner is a participating provider in the network. [refer also to Filing Guidance Notices 2009-A and 2013-D]
- pg\_\_\_\_\_ (aa) Evidence that the carrier will provide coverage on a nondiscriminatory basis for covered services when delivered or arranged for by a participating provider nurse practitioner. For the purposes of 211 CMR 52.13(3)(aa), nondiscriminatory basis shall mean that a carrier's plan does not contain any annual or lifetime dollar or unit of service limitation imposed on coverage for the care provided by a nurse practitioner or physician assistant which is less than any annual or lifetime dollar or unit of service limitation imposed on coverage for the same services by other participating providers, in accordance with M.G.L. c. 176R, §16(1) [refer also to Filing Guidance Notices 2009-A and 2013-D].

### **ADDITIONAL EVIDENCE OF COVERGE REQUIREMENTS**

According to M.G.L. c. 176O §6(a)(3), an evidence of coverage shall contain a clear, concise and complete statement of...

- pg\_\_\_\_\_ (i) all restrictions relating to preexisting condition exclusions;
- pg\_\_\_\_\_ (ii) an explanation of any facility fee, allowed amount, co-insurance, copayment, deductible or other amount that the insured may be responsible to pay to obtain covered benefits from network or out-of-network providers; and
- pg\_\_\_\_\_ (iii) the toll-free telephone number and website established by the carrier under section 22 and an explanation of the information that an insured may obtain through such toll-free telephone number and website.

According to M.G.L. c. 176O §6(a)(4), an evidence of coverage shall contain a clear, concise and complete statement of

- pg\_\_\_\_\_ (i) an explanation that whenever a proposed admission, procedure or service that is a medically necessary covered benefit is not available to an insured within the carrier's network, the carrier shall cover the out-of-network admission, procedure or service and the insured will not be responsible to pay more than the amount which would be required for similar admissions, procedures or services offered within the carrier's network; and
- pg\_\_\_\_\_ (ii) an explanation that whenever a location is part of the carrier's network, that the carrier shall cover medically necessary covered benefits delivered at that location and the insured shall not be responsible to pay more than the amount required for network services even if part of the medically necessary covered benefits are performed by out-of-network providers unless the insured has a reasonable opportunity to choose to have the service performed by a network provider.

**(See also Chapter 224 of the Acts of 2012 effective November 4, 2012)**

## **COST ESTIMATOR FOR SERVICES & OUT-OF-POCKET COSTS**

pg\_\_\_\_ According to M.G.L. c. 176O §6(a)(3)(iii), an evidence of coverage shall contain a clear, concise and complete statement of... “(iii) the toll-free telephone number and website established by the carrier under section 23 and an explanation of the information that an insured may obtain through such toll-free telephone number and website...”

According to M.G.L. c. 176O §23, “[a]ll carriers shall establish...

- pg\_\_\_\_ • toll-free telephone number and website that enables consumers to request and obtain from the carrier, in real time
- pg\_\_\_\_ • the estimated or maximum allowed amount or charge for a proposed admission, procedure or service and
- pg\_\_\_\_ • the estimated amount the insured, will be responsible to pay for a proposed admission, procedure or service that is a medically necessary covered benefit, based on the information available to the carrier at the time the request is made...
- pg\_\_\_\_ • including any facility fee, copayment, deductible, coinsurance or other out of pocket amount for any covered health care benefits;
- pg\_\_\_\_ • provided, that the insured shall not be required to pay more than the disclosed amounts for the covered health care benefits that were actually provided;
- pg\_\_\_\_ • provided, however, that nothing in this section shall prevent carriers from imposing cost sharing requirements disclosed in the insured’s evidence of coverage for unforeseen services that arise out of the proposed admission, procedure or service; and
- pg\_\_\_\_ • provided further, that the carrier shall alert the insured that these are estimated costs, and that the actual amount the insured will be responsible to pay may vary due to unforeseen services that arise out of the proposed admission, procedure or service.

**Please forward copies of notification to insureds as well as website pages that illustrate the above-noted information.**

## **PROMPT PAYMENT**

pg\_\_\_\_ According to M.G.L. c. 175 §110(G), “[w]ithin forty-five days from . . . receipt of notice [of a claim by a claimant] if payment is not made the insurer shall notify the claimant in writing specifying the reasons for the nonpayment or whatever further documentation is necessary for payment of said claim within the terms of the policy. If the insurer fails to comply with the provisions of this paragraph, said insurer shall pay, in addition to any benefits which inure to such claimant or provider, interest on such benefits, which shall accrue beginning forty-five days after the insurer's receipt of notice of claim at the rate of one and one-half percent per month, not to exceed eighteen percent per year. The provisions of this paragraph relating to interest payments shall not apply to a claim which an insurer is investigating because of suspected fraud.” (See also M.G.L. c. 176A, § 8(e) – must be in contract between subscriber and corporation; M.G.L. c. 176B, § 7; and Bulletin No. 00-13)

## REQUIRED DISCLOSURES

### A) CARRIERS

According to 211 CMR 52.14(1)(a)-(e), “[a] carrier shall provide to at least one adult insured in each household upon enrollment, and to a prospective insured upon request, the following information:

- pg\_\_\_\_\_ a. a statement that physician profiling information, so-called, may be available from the Board of Registration in Medicine for physicians licensed to practice in Massachusetts;
- pg\_\_\_\_\_ b. a summary description of the process by which clinical guidelines and utilization review criteria are developed;
- pg\_\_\_\_\_ c. the voluntary and involuntary disenrollment rate among insureds of the carrier;
- i. For the purposes of 211 CMR 52.14(1)(c), carriers shall exclude all administrative disenrollments, insureds who are disenrolled because they have moved out of a health plan’s service area, insureds whose continuation of coverage periods have expired, former dependents who no longer qualify as dependents, or insureds who lose coverage under an employer-sponsored plan because they have ceased employment or because their employer group has cancelled coverage under the plan, reduced the numbers of hours worked, retired or died.
- ii. For the purposes of 211 CMR 52.14(1)(c), the term “voluntary disenrollment” means that an insured has terminated coverage with the carrier for nonpayment of premium.
- iii. For the purposes of 211 CMR 52.14(1)(c), the term “involuntary disenrollment” means that a carrier has terminated the coverage of the insured due to any of the reasons contained in 211 CMR 52.13(3)(i)2 and 3.
- d. A notice to insureds regarding emergency medical conditions that states all of the following:
- pg\_\_\_\_\_ i. that insureds have the opportunity to obtain health care services for an emergency medical condition, including the option of calling the local pre-hospital emergency medical service system by dialing the emergency telephone access number 911, or its local equivalent, whenever the insured is confronted with an emergency medical condition which in the judgment of a prudent layperson would require pre-hospital emergency services;
- pg\_\_\_\_\_ ii. that no insured shall in any way be discouraged from using the local pre-hospital emergency medical service system, the 911 telephone number, or the local equivalent;
- pg\_\_\_\_\_ iii. that no insured will be denied coverage for medical and transportation expenses incurred as a result of such emergency medical condition; and
- pg\_\_\_\_\_ iv. if the carrier requires an insured to contact either the carrier or its designee or the primary care provider of the insured within 48 hours of receiving emergency services, that notification already given to the carrier, designee or primary care provider by the attending emergency physician shall satisfy that requirement.
- pg\_\_\_\_\_ e. a description of the Office of Patient Protection and a statement that the information specified in 211 CMR 52.16 is available to the insured or prospective insured from the Office of Patient Protection."

According to 211 CMR 52.14(3), “[e]very disclosure required of carriers and behavioral health managers described in 211 CMR 52.14 must contain the effective date, date of issue and, if applicable, expiration date.”

pg\_\_\_\_\_ **Please highlight the page(s) where this information may be found.**

According to 211 CMR 52.14(4) and (5), “[c]arriers shall submit material changes to the disclosures required by 211 CMR 52.14 to the Bureau at least 30 days before their effective dates” [and] “to at least one adult insured in every household residing in Massachusetts at least once every two years.”

**Please confirm that the carrier will comply with this requirement.**

---

## **B) BEHAVIORAL HEALTH MANAGER**

“Behavioral health manager”, a company, organized under the law of the commonwealth or organized under the laws of another state and qualified to do business in the commonwealth, that has entered into a contractual arrangement with a carrier to provide or arrange for the provision of behavioral, substance use disorder and mental health services to voluntarily enrolled member of the carrier..”

**[Section 183 of Chapter 224 of the Acts of 2012 effective November 4, 2012]**

**Please advise whether your company contracts with a “behavioral health manager” in administering behavioral health services.**

**YES \_\_\_ NO \_\_\_**

**If YES, please respond to the following:**

Name of Behavioral Health Manager: \_\_\_\_\_  
Regulatory Contact Person and Title: \_\_\_\_\_  
Office Address: \_\_\_\_\_  
Telephone: \_\_\_\_\_  
Facsimile: \_\_\_\_\_

Chapter 176O was amended by Section 15 of Chapter 321 of the Acts of 2008 effective November 18, 2008 by adding the following:

According to M.G.L. c. 176O §18 “[a] carrier for whom a behavioral health manager is administering behavioral health services shall be responsible for the behavioral health manager’s failure to comply with the requirements of this chapter in the same manner as if the carrier failed to comply.

**Please confirm that the carrier is aware of their responsibilities.**

---

According to 211 CMR 52.14(8), “[a] carrier for whom a behavioral health manager is administering behavioral health services shall state on its new enrollment cards issued in the normal course of business, within one year [from November 18, 2008], the name and telephone number of the behavioral health manager.” [see Filing Guidance Notice 2009-A]

**Please forward a sample copy of the carrier’s enrollment card that will be issued identifying the name and telephone number of the behavioral health manager.**

According to 211 CMR 52.14(9), “[a] behavioral health manager shall provide the following information to at least one adult insured in each household covered by their services:

(a) a notice to the insured regarding emergency mental health services that states:

pg\_\_\_\_ 1. that the insured may obtain emergency mental health services, including the option of calling the local pre-hospital emergency medical service system by dialing the 911 emergency telephone number or its local equivalent, if the insured has an emergency mental health condition that would be judged by a prudent layperson to require pre-hospital emergency services;

pg\_\_\_\_ 2. that no insured shall be discouraged from using the local pre-hospital emergency medical

- service system, the 911 emergency telephone number or its local equivalent;
- pg\_\_\_\_\_ 3. that no insured shall be denied coverage for medical and transportation expenses incurred as a result of such emergency mental health condition; and
- pg\_\_\_\_\_ 4. if the behavioral health manager requires an insured to contact either the behavioral health manager, carrier or primary care provider of the insured within 48 hours of receiving emergency services, notification already given to the behavioral health manager, carrier or primary care provider by the attending emergency provider shall satisfy that requirement;
- pg\_\_\_\_\_ (b) a summary of the process by which clinical guidelines and utilization review criteria are developed for behavioral health services; and
- pg\_\_\_\_\_ (c) a statement that the Office of Patient Protection, is available to assist consumers, a description of the grievance and review processes available to consumers, and relevant contact information to access the office and these processes.”

According to 211 CMR 52.14(10), “[t]he information required of behavioral health managers by 211 CMR 52.14(9) may be contained in the carrier’s evidence of coverage and need not be provided in a separate document. Every disclosure described in 211 CMR 52.14(9) shall contain the effective date, date of issue and, if applicable, expiration date.”

pg\_\_\_\_\_ **Please either forward a sample copy of the behavioral health manager’s notice that identify each line item above or highlight the location of each line item within the evidence of coverage.**

According to 211 CMR 52.14(11), “[a] behavioral health manager shall submit a material change to the information required by 211 CMR 52.14(9) to the Bureau at least 30 days before its effective date and to at least one adult insured in every household residing in the Commonwealth at least biennially.”

**Please confirm that the carrier has a system in place to assure the Division that the carrier’s behavioral health manager will comply accordingly.**

---

According to 211 CMR 52.14(13), “[a] carrier for whom a behavioral health manager is administering behavioral health services shall be responsible for the behavioral health manager’s failure to comply with the requirements of this chapter in the same manner as if the carrier failed to comply and shall be subject to the provisions of 211 CMR 52.17.

**Please confirm the carrier understands the above-noted requirement.**

---

## DEPENDENT ELIGIBILITY

pg \_\_\_\_\_ **Federal Health Care Reform - Section 2714 of the PHSA/Section 1001 of the PPACA**  
Effective September 23, 2010, upon renewal, insurers are required to permit a subscriber to include a child(ren) on a policy that has dependent coverage until age the child(ren) turns age 26. This applies to all plans in the individual market, new employer plans, and existing employer plans, unless the adult child has an offer of coverage through his or her employer.

## MENTALLY OR PHYSICALLY DISABLED DEPENDENT

pg \_\_\_\_\_ According to M.G.L. c. 176A, § 8(d), “[a] provision that any child who is mentally or physically incapable of earning his own living, who is covered under the membership of his parent as a member of a family group, shall be covered under the membership of his parent as a member of such family group so long as he continues to be mentally or physically incapable of earning his own living, without any limitation as to age, subject however, to such rules and regulations, premiums or additional premiums as the commissioner of insurance may approve.”

pg \_\_\_\_\_ According to M.G.L. c. 176B, § 6(c) A statement that any child who is mentally or physically incapable of earning his own living who is eligible for services by membership of his parent under a family contract shall be eligible under the membership of his parent as a member of such family contract so long as he continues to be mentally or physically incapable of earning his own living, without any limitation as to age, subject, however, to such rules and regulations, premiums or additional premiums as the commissioner of insurance may approve.”

pg \_\_\_\_\_ According to M.G.L. c. 175, § 108(a)(2)(3), “[i]t purports to insure only 1 person, except that a policy must insure, originally or by subsequent amendment, upon the application of an adult member of a family who shall be deemed the policyholder, 2 or more eligible members of that family, including the policyholder, spouse, dependent children and other dependent persons, children....who are mentally or physically incapable of earning their own living, if due proof of such incapacity is received by the insurer within 31 days of the date upon which the coverage would otherwise be terminated.”

## CONTINUATION OF COVERAGE PROVISIONS

According to 211 CMR 52.13(3)(s), evidences of coverage shall contain a clear, concise and complete statement of the requirements for continuation of coverage mandated by state and federal law as follows:

pg \_\_\_\_\_ **Insured Leaves Group.** According to M.G.L. c. 175, § 110D, there is a 31-day eligibility for continued coverage in the event that an insured person leaves the group covered by such insurance unless, during such period, he shall otherwise be entitled to similar benefits.

pg \_\_\_\_\_ **Plant Closing.** According to M.G.L. c. 175, § 110D, there is a 90-day eligibility for continued coverage in the event of a plant closing or partial plant closing. (See also M.G.L. c. 176A, § 8D and M.G.L. c. 176B, § 6A)

pg \_\_\_\_\_ **Involuntary Layoff or Death.** According to M.G.L. c. 175, § 110G, there is a thirty-nine week eligibility for continued coverage when a member becomes ineligible for continued participation in a group plan because of involuntary layoff or death. Coverage will continue for a period of thirty-nine weeks from the date of such ineligibility or until such member, his spouse and dependents become eligible for benefits under another group plan, whichever occurs first, but in no event shall such continuation period exceed the period during which the member was most recently covered under such group plan. (See also M.G.L. c. 176A, § 8D and c. 176B, § 6A)

pg \_\_\_\_\_ **Divorce or Separation:** According to M.G.L. c. 175, § 110I(a)-(b):  
“(a) In the event of the granting of a judgment absolute of divorce or of separate support to which a member of a group hospital, surgical, medical, or dental insurance plan provided for in section one hundred and ten [of the Massachusetts General Laws] is a party, the person who was the spouse of said member prior to the issuance of such judgment shall be and remain eligible for benefits under said plan, whether or not said judgment was entered prior to the effective date of said plan, without

additional premium or examination therefor, as if said judgment had not been entered; provided, however, that such eligibility shall not be required if said judgment so provides. Such eligibility shall continue through the member's participation in the plan until the remarriage of either the member or such spouse, or until such time as provided by said judgment, whichever is earlier. The provision of this section shall apply to any policy issued or renewed within or without the commonwealth and which covers residents of the commonwealth.

pg\_\_\_\_ (b) In the event of the remarriage of the group plan member referred to in subsection (a), the former spouse thereafter shall have the right, if so provided in said judgment, to continue to receive benefits as are available to the member, by means of the addition of a rider to the family plan or the issuance of an individual plan, either of which may be at additional premium rates determined by the commissioner of insurance to be just and reasonable in accordance with the additional insuring risks involved. (See also M.G.L. c. 176A, § 8F and c. 176B, § 6B)

pg\_\_\_\_ **Small Group.** There must be a provision for continuation of coverage for any individual, general, blanket or group policy of health, accident and sickness insurance (*excludes supplements to Medicare or other governmental programs*) if sold to an eligible small business or group with between 2-19 employees and the provisions for continuation of coverage should be in compliance with M.G.L. c. 176J, § 9. (See also Bulletin Nos. 97-05, 96-14, and 96-12)

pg\_\_\_\_ **Group Health Care Insurers.** According to 940 CMR 9.04, it shall be considered an unfair and deceptive act or practice in violation of M.G.L. c. 93A, § 2, for a carrier to deny a member's claim for covered health care services on the grounds that, prior to the date covered health care services were received, the employer's plan has been terminated for nonpayment of premiums, unless the carrier has sent written notice of the termination to the member prior to the date the covered health care services were received in the manner set forth in 940 CMR 9.05.

## **MANDATED BENEFITS**

According to 211 CMR 52.13(3)(a), evidences of coverage shall contain a clear, concise and complete statement of the health, dental or vision care services and any other benefits to which the insured is entitled on a nondiscriminatory basis, including benefits mandated by state or federal law as follows:

### **Requirements for emergency services provided to members for emergency medical conditions**

pg\_\_\_\_ According to M.G.L. c. 175, § 47U(b), carriers shall provide coverage for emergency services provided to insureds for emergency medical conditions. After an insured has been stabilized for discharge or transfer a carrier may require a hospital emergency department to contact a physician on-call designated by the carrier or its designee for authorization of post-stabilization services. The hospital emergency department shall take all reasonable steps to initiate contact with the carrier or its designee within 30 minutes of stabilization. However, such authorization shall be deemed granted if the carrier or its designee has not responded to the call within 30 minutes. In the event the attending physician and the on-call physician do not agree on what constitutes appropriate medical treatment, the opinion of the attending physician shall prevail and such treatment shall be considered appropriate treatment for an emergency medical condition provided that such treatment is consistent with generally accepted principles of professional medical practice and is a covered benefit under the policy or contract. (See also Bulletin No. 00-14; M.G.L. c. 176A, § 8U(b) and M.G.L. c. 176B, § 4U(b))

pg\_\_\_\_ According to M.G.L. c. 175, § 47U(c), a carrier may require an insured to contact either the carrier or its designee or the primary care provider of the insured within 48 hours of receiving emergency services, but notification already given to the carrier, designee or primary care provider by the attending physician shall satisfy this requirement. (See also M.G.L. c. 176A, § 8U(c) and M.G.L. c. 176B, § 4U(c), and Bulletin No. 00-14)

pg\_\_\_\_ According to M.G.L. c. 175, § 47U(e), “[a] carrier or its designee shall clearly state in its brochures, contracts, policy manuals and all printed materials that insureds shall have the option of calling the local pre-hospital emergency medical service system by dialing the emergency telephone access number 911, or its local equivalent, whenever an insured is confronted with an emergency medical condition which in the judgment of a prudent layperson would require pre-hospital emergency services. No insured shall in any way be discouraged from using the local pre-hospital emergency medical service system, the 911 telephone number, or the local equivalent, or be denied coverage for medical and transportation expenses incurred as a result of an emergency medical condition.” (M.G.L. c. 176A, § 8U(e) and M.G.L. c. 176B, § 4U(e))

### **Mental Health Parity**

pg\_\_\_\_ According to M.G.L. c. 175, § 47B(a) (or M.G.L. c. 176A, § 8A(a) or M.G.L. c. 176B, § 4A(a)), a policy “shall provide mental health benefits on a nondiscriminatory basis to residents of the commonwealth and to all policyholders having a principal place of employment in the commonwealth for the diagnosis and treatment of the following biologically-based mental disorders, as described in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders published by the American Psychiatric Association, referred to in this section as the DSM:

- |   |                                      |
|---|--------------------------------------|
| (1) schizophrenia;                          | (7) panic disorder;                  |
| (2) schizoaffective disorder;               | (8) delirium and dementia;           |
| (3) major depressive disorder;              | (9) affective disorders;             |
| (4) bipolar disorder;                       | (10) eating disorders;               |
| (5) paranoia and other psychotic disorders; | (11) post traumatic stress disorder; |
| (6) obsessive-compulsive disorder;          | (12) substance abuse disorders; and  |
|   | (13) autism                          |

**Rape-Related Mental or Emotional Disorders.** According to M.G.L. c. 175, § 47B(b) (or M.G.L. c. 176A, § 8A(b) or M.G.L. c. 176B, § 4A(b)), a policy...

pg\_\_\_\_\_ “shall also provide benefits on a non-discriminatory basis for the diagnosis and treatment of rape-related mental or

pg\_\_\_\_\_ emotional disorders to victims of a rape or victims of an assault with intent to commit rape, as defined by sections 22 and 24 of chapter 265 [of the Massachusetts General Laws], whenever the costs of such diagnosis and treatment exceed the maximum compensation awarded to such victims pursuant to subparagraph (C) of paragraph (2) of subsection (b) of section 3 of chapter 258C [of the Massachusetts General Laws].”

pg\_\_\_\_\_ **Children and Adolescents under the age of 19.** According to M.G.L. c. 175, § 47B(c) (or M.G.L. c. 176A, § 8A(c) or M.G.L. c. 176B, § 4A(c)), “any such policy shall also provide benefits on a non-discriminatory basis for children and adolescents under the age of 19 for the diagnosis and treatment of non-biologically-based mental, behavioral or emotional disorders, as described in the most recent edition of the DSM, which substantially interfere with or substantially limit the functioning and social interactions of such a child or adolescent; provided, that said interference or limitation is documented by and the referral for said diagnosis and treatment is made by the primary care provider, primary pediatrician or a licensed mental health professional of such a child or adolescent or is evidenced by conduct, including, but not limited to:

- pg\_\_\_\_\_ (1) an inability to attend school as a result of such a disorder,
- pg\_\_\_\_\_ (2) the need to hospitalize the child or adolescent as a result of such a disorder,
- pg\_\_\_\_\_ (3) a pattern of conduct or behavior caused by such a disorder which poses a serious danger to self or others.

pg\_\_\_\_\_ The insurer shall continue to provide such benefits to any adolescent who is engaged in an ongoing course of treatment beyond the adolescent's nineteenth birthday until said course of treatment, as specified in said adolescent's treatment plan, is completed and while the benefit contract under which such benefits first became available remains in effect, or subject to a subsequent benefits contract which is in effect.”

**Nondiscriminatory basis** - means that copayments, coinsurance, deductibles, unit of service limits (e.g., hospital days, outpatient visits), and/or annual or lifetime maximums are not greater for mental disorders than those required for physical conditions, and office visit copayments are not greater than those required for primary care visits. [refer to Bulletin 2009-04]

**Please confirm that all plan designs conform to the above-note Nondiscriminatory requirement.**

---

According to M.G.L. c. 175, § 47B(e) (or M.G.L. c. 176A, § 8A(e) or M.G.L. c. 176B, § 4A(e)), “[a]ny such policy shall also provide medically necessary benefits for the diagnosis and treatment of all other mental disorders not otherwise provided for in this section and which are described in the most recent edition of the DSM ... .”

pg\_\_\_\_\_ “... health insurance coverage offered by an issuer ... that provides both medical/surgical and mental health/substance use disorder benefits may not apply any financial requirement or treatment limitation to mental health/substance use disorder benefits ... that is more restrictive than the predominant financial requirement or treatment limitation of that type applied to substantially all medical/surgical benefits in the same classification.” 45 CFR 146.136 (c) (2)

Carriers may continue, however, to review the medical necessity of treatments and coordinate care in the least restrictive, clinically appropriate setting, provided that the reviews are consistent with state and federal requirements.

pg \_\_\_\_\_ **Psychopharmacological and Neuropsychological Assessment Services.** According to M.G.L. c. 175, § 47B(i) (or M.G.L. c. 176A, § 8A(i) or M.G.L. c. 176B, § 4A(i)), “psychopharmacological services and neuropsychological assessment services shall be treated as a medical benefit and shall be covered in a manner identical to all other medical services.”

**LICENSED MENTAL HEALTH PROFESSIONAL**

*[M.G.L. c. 175, § 47B(i) (or M.G.L. c. 176A, § 8A(i) or M.G.L. c. 176B, § 4A(i)) -]*

- pg \_\_\_\_\_ physician who specializes in the practice of psychiatry;
- pg \_\_\_\_\_ psychologist;
- pg \_\_\_\_\_ independent clinical social worker;
- pg \_\_\_\_\_ mental health counselor;
- pg \_\_\_\_\_ nurse mental health clinical specialist;
- pg \_\_\_\_\_ a licensed alcohol and drug counselor I or
- pg \_\_\_\_\_ marriage and family therapist within the lawful scope of practice for such therapist.

**Where Services may be Provided.** According to M.G.L. c. 175, § 47B(g) (or M.G.L. c. 176A, § 8A(g) or M.G.L. c. 176B, § 4A(g)), “[b]enefits authorized pursuant to this section shall consist of a range of inpatient, intermediate, and outpatient services that shall permit medically necessary and active and noncustodial treatment for said mental disorders to take place in the least restrictive clinically appropriate setting. For purposes of this section:

**INPATIENT SERVICES**

- pg \_\_\_\_\_ “[m]ay be provided in
- pg \_\_\_\_\_ a general hospital licensed to provide such services,
- pg \_\_\_\_\_ in a facility under the direction and supervision of the department of mental health,
- pg \_\_\_\_\_ in a private mental hospital licensed by the department of mental health, or
- pg \_\_\_\_\_ in a substance abuse facility licensed by the department of public health.”

**INTERMEDIATE SERVICES**

- pg \_\_\_\_\_ As stated in Bulletin No. 09-11, please include a provision that clearly notes the following: -
- “Intermediate Services” - “[a] range of non-inpatient services that provide more intensive and extensive treatment interventions when outpatient services alone are not sufficient to meet the patient’s needs. Intermediate Services, include, but are not limited to, the following:

- pg \_\_\_\_\_ Acute and other residential treatment;
- pg \_\_\_\_\_ Partial hospitalization;
- pg \_\_\_\_\_ Day treatment;
- pg \_\_\_\_\_ In-home therapy services;
- pg \_\_\_\_\_ Clinically managed detoxification services;
- pg \_\_\_\_\_ Intensive Outpatient Programs (IOP); and
- pg \_\_\_\_\_ Crisis stabilization

pg \_\_\_\_\_ **Level of Benefits for Intermediate Care Services**

The duration of intermediate care services authorized for any particular individual will vary according to that person’s individual needs. Because Chapter 80 of the Acts of 2000 and Chapter 256 of the Acts of 2008 do not specify a minimum benefit for intermediate care, authorizations for intermediate care should be based on medical necessity rather than any arbitrary number of days or number of visits

**Please confirm that the carrier complies with this requirement and highlight the page number where the carrier includes a provision that clearly states this information.**

## **OUTPATIENT SERVICES**

“[m]ay be provided in:

- pg\_\_\_\_\_ a licensed hospital,
- pg\_\_\_\_\_ a mental health or substance abuse clinic licensed by the department of public health,
- pg\_\_\_\_\_ a public community mental health center,
- pg\_\_\_\_\_ a professional office, or
- pg\_\_\_\_\_ home-based services, provided, however, services delivered in such offices or settings are rendered by a licensed mental health professional acting within the scope of his license.” (See also Bulletin No. 03-11)”

**Disclosure.** According to M.G.L. c. 175, § 47B(h), “[a]n insurer may, as a condition of providing coverage pursuant to this section, require consent to the disclosure of information regarding services for mental disorders only to the same or similar extent in which it requires consent for the disclosure of information for other medical conditions. Only licensed mental health professionals shall be allowed to deny services mandated by this section. The provisions of this subsection shall not be construed as applying to denials of service resulting from an insured's lack of insurance coverage or the use of a facility or professional which, if applicable under the insured's benefits contract, has not entered into a negotiated agreement with the insurer. The benefits provided in any policy pursuant to this section shall meet all other terms and conditions of the policy not inconsistent with this section.” (See also M.G.L. c. 176A, § 8A(h) and M.G.L. c. 176B, § 4A(h))

### **Access to Services to Treat Substance Use Disorders**

**[refer to [Bulletin 2015-05; Access to Services to Treat Substance Use Disorders; Issued July 31, 2015]**

#### **Access to Acute Treatment Services and Clinical Stabilization Services**

- pg\_\_\_\_\_ Chapter 258 requires insured health plans offered under M.G.L. chapters 175, 176A, 176B, and 176G (hereinafter referred to as an insured health plan) that are issued, delivered or renewed within the commonwealth and considered creditable coverage under section 1 of chapter 111M to provide coverage for medically necessary acute treatment services and medically necessary clinical stabilization services for at least 14 consecutive days. Medical necessity is to be determined by the treating clinician in consultation with the patient.
  
- pg\_\_\_\_\_ Insured health plans shall cover and shall not require preauthorization for the 14-day period of medically necessary acute treatment and clinical stabilization services (American Society of Addiction Medicine Levels 4, 3.7 and 3.5) for an insured obtaining acute treatment services or clinical stabilization services; as long as the facility providing the noted services provides the carrier with appropriate notification of the admission within 48 hours of admission. Carriers shall not require that any facility provide notification beyond the name of the patient, information regarding the patient's coverage with the carrier's plan and the initial treatment plan that has been developed for the patient.
  
- pg\_\_\_\_\_ Carriers may initiate utilization review procedures on the 7<sup>th</sup> day of a patient's stay for acute treatment services or the 7<sup>th</sup> day of a patient's stay for clinical stabilization services, including but not limited to discussions about coordination of care and discussions of treatment plans, but a carrier may not make any utilization review decisions that impose any restriction or deny any future medically necessary acute treatment or clinical stabilization services unless a patient has received at least 14 consecutive days of acute treatment and/or clinical stabilization services. Any such decisions must follow the requirements of M.G.L. c. 176O regarding the transmission of adverse determination notifications to patients and clinicians and processes for internal and external appeals of carrier decisions.
  
- pg\_\_\_\_\_ For plans that provide or arrange for the delivery of care through a closed network of health care providers, acute treatment service and clinical stabilization services delivered by providers who are not part of an insured health plan's closed network of providers are subject to prior authorization procedures unless the health plan's provider network is found to be inadequate to provide access to

acute treatment or clinical stabilization services for plan members.

pg \_\_\_\_\_

**Preauthorization Protocols for All Other Substance Use Disorder Services**

Insured health plans issued, delivered or renewed within the Commonwealth, which are considered creditable coverage under section 1 of chapter 111M, shall not require a member or treating clinician to obtain a preauthorization for covered substance use disorder treatment services if the provider is certified or licensed by the Department of Public Health (DPH). Substance use disorder treatment services include early intervention services for substance use disorder treatment, outpatient services, including medically assisted therapies, intensive outpatient and partial hospitalization services, residential or inpatient services, and medically intensive inpatient services. The term provider includes facilities as well as individual practitioners certified or licensed by the DPH.

If a service is not covered by an insured health plan, a carrier should take all appropriate steps to notify relevant contracting providers and identify that a substance use disorder service is not covered within the insured health plan's benefits.

Identify the system that the carrier has in place to comply with the above.

---

---

---

## **Treatment of Autism Spectrum Disorders (ASD)**

pg \_\_\_\_ According to M.G.L. c. 175 §47AA, M.G.L. c. 176A §8DD M.G.L. c. 176B §4DD fully insured health plans **issued or renewed by health insurance carriers on and after January 1, 2011** must provide benefits for the diagnosis and treatment of ASD on a nondiscriminatory basis to all residents of Massachusetts and to all insureds having a principal place of employment in Massachusetts.

pg \_\_\_\_ ASD includes any of the pervasive developmental disorders, as defined by the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders, including autistic disorder, Asperger's disorder and pervasive developmental disorders not otherwise specified.

pg \_\_\_\_ Diagnosis includes medically necessary assessments, evaluations including neuropsychological evaluations, genetic testing or other tests to diagnose whether an individual has an ASD.

pg \_\_\_\_ There may be no annual or lifetime dollar or unit of service limitations on coverage for the diagnosis and treatment of ASD that is less than the annual or lifetime dollar or unit of service limitation imposed on coverage for the diagnosis and treatment of physical conditions.

pg \_\_\_\_ There may not be limits on the number of visits a covered individual may make to an autism services provider.

pg \_\_\_\_ There shall not be limits to benefits for the diagnosis and treatment of ASD that are otherwise available to an individual under the health plan.

Treatment includes the following medically necessary care prescribed, provided or ordered for an individual diagnosed with an ASD by a licensed physician or a licensed psychologist:

**Habilitative or Rehabilitative Care:** Professional, counseling and guidance services and treatment programs, including, but not limited to, applied behavioral analysis supervised by a board certified behavior analyst, that are necessary to develop, maintain and restore, to the maximum extent practicable, the functioning of an individual. Applied behavior analysis includes the design, implementation and evaluation of environmental modifications, using behavioral stimuli and consequences, to produce socially significant improvement in human behavior, including in the use of direct observation, measurement and functional analysis of the relationship between environment and behavior.

**Pharmacy Care:** Medications prescribed by a licensed physician and health-related services deemed medically necessary to determine the need or effectiveness of the medications, to the same extent that pharmacy care is provided by the health plan for other medical conditions.

**Psychiatric Care:** Direct or consultative services provided by a psychiatrist licensed in the state in which the psychiatrist practices.

**Psychological Care:** Direct or consultative services provided by a psychologist licensed in the state in which the psychologist practices.

**Therapeutic Care:** Services provided by licensed or certified speech therapists, occupational therapists, physical therapists or social workers.

## **INCLUDE THE FOLLOWING DEFINED TERMS**

pg \_\_\_\_ **Applied behavior analysis:** the design, implementation and evaluation of environmental modifications, using behavioral stimuli and consequences, to produce socially significant improvement in human behavior, including the use of direct observation, measurement and functional analysis of the relationship between environment and behavior.

pg \_\_\_\_ **Autism services provider:** a person, entity or group that provides treatment of autism spectrum disorders.

pg \_\_\_\_ **Autism spectrum disorders:** any of the pervasive developmental disorders as defined by the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders, including autistic disorder, Asperger's disorder and pervasive developmental disorders not otherwise specified.

pg \_\_\_\_ **Board certified behavior analyst:** a behavior analyst credentialed by the behavior analyst certification board as a board certified behavior analyst.

Diagnosis of autism spectrum disorders: medically necessary assessments, evaluations including neuropsychological evaluations, genetic testing or other tests to diagnose whether an individual has 1 of the autism spectrum disorders.

pg \_\_\_\_ **Treatment of autism spectrum disorders:** includes the following care prescribed, provided or ordered for n individual diagnosed with 1 of the autism spectrum disorders by a licensed physician or a licensed psychologist who determines the care to be medically necessary: habilitative or rehabilitative care; pharmacy care; psychiatric care; psychological care; and therapeutic care.

### **Autism Services Providers/Networks** - [refer to Bulletin 2010-15]

An autism services provider is a person, entity or group that provides treatment of ASD. This includes:

- \_\_ board certified behavior analysts,
- \_\_ psychiatrists, psychologists,
- \_\_ licensed or certified speech therapists,
- \_\_ occupational therapists,
- \_\_ physical therapists, and social workers and pharmacies.

\_\_ Such providers shall work with populations and in areas within the boundaries of their competence, based on their education, training, supervised experience, consultation, study, or professional experience. A carrier that provides benefits through a network(s) or has contracts with participating providers must provide an adequate network of available ASD providers. Each network must, at a minimum, include board certified behavior analysts who have been credentialed by the Behavior Analyst Certification Board. The network must provide adequate access to all mandated ASD services, including, but not limited to, applied behavior analysis. The network must include sufficient numbers of providers to provide access to all medically necessary habilitative and rehabilitative services for ASD. In the event that a carrier's network does not provide adequate access to ASD providers at any time and such services are unavailable within the network, the carrier must obtain or arrange for out-of-network services as needed.

**Please confirm that the carrier conforms to the above-note requirement.**

---

### **Access/Provider Directory**

If any covered autism services provider is not available in a network, information on the way to obtain or arrange for out-of-network services must be provided in a clear and understandable manner. [refer to Bulletin 2010-15]

1. **Certify that all covered autism services provider are available in the carrier's network, or**
2. **Identify the way a member may obtain or arrange for out-of-network services in a clear and understandable manner both in the evidence of coverage and provider directory; and**
3. **Forward a copy of the information forwarded to members regarding access to out-of-network autism service providers.**

### **Preventive and Primary Care Services for Children**

**Dependent Definition.** According to M.G.L. c. 175, § 47C, a dependent includes

- pg \_\_\_\_ • newborn infants and newborn infants of a dependent of a policyholder domiciled in the commonwealth
- pg \_\_\_\_ • immediately from the moment of birth and thereafter
- pg \_\_\_\_ • [and] adoptive children of a policyholder domiciled in the commonwealth . . .

immediately from the date of the filing of a petition to adopt . . . and thereafter if the child has been residing in the home of the policyholder . . .

- pg\_\_\_\_\_ • as a foster child for whom the holder...has been receiving foster care payments, or,
- pg\_\_\_\_\_ • in all other cases, immediately from the date of placement by a licensed placement agency of the child for purposes of adoption in the home of a policyholder . . . and thereafter.”

(See also M.G.L. c. 176A, § 8B and M.G.L. c. 176B, § 4C).

pg\_\_\_\_\_ According to M.G.L. c. 175, § 47 C, “[i]f payment of a specific premium is required to provide coverage for a child, the policy or contract may require that notification of birth of a newly born child or of filing of a petition to adopt a foster child or of placement of a child for purposes of adoption and payment of the required premium must be furnished to the insurer or indemnity corporation. For the purposes of this section "notification" may mean submission of a claim.” (See also M.G.L. c. 176A, § 8B and M.G.L. c. 176B, § 4C)

pg\_\_\_\_\_ According to M.G.L. c. 175, § 47C (or M.G.L. c. 176A, § 8B or M.G.L. c. 176B, § 4C), “[t]he coverage for newly born infants and adoptive children shall consist of coverage of injury or sickness including the necessary care and treatment of medically diagnosed congenital defects and birth abnormalities, or premature birth.”

pg\_\_\_\_\_ According to M.G.L. c. 175, § 47C (or M.G.L. c. 176A, § 8B or M.G.L. c. 176B, § 4C), “[s]uch coverage [for newly born infants and adoptive children] shall also include those special medical formulas which are approved by the commissioner of the department of public health, prescribed by a physician, and are medically necessary for treatment of phenylketonuria, tyrosinemia, homocystinuria, maple syrup urine disease, propionic acidemia, or methylmalonic acidemia in infants and children or medically necessary to protect the unborn fetuses of pregnant women with phenylketonuria.”

pg\_\_\_\_\_ According to M.G.L. c. 175, § 47C (or M.G.L. c. 176A, § 8B or M.G.L. c. 176B, § 4C), “[s]uch coverage [for newly born infants and adoptive children] shall also include screening for lead poisoning as required by the regulations promulgated pursuant to section one hundred and ninety-three of chapter one hundred and eleven [of the Massachusetts General Laws; 958 CMR 3.000].”

pg\_\_\_\_\_ According to M.G.L. c. 175, § 47C (or M.G.L. c. 176A, § 8B or M.G.L. c. 176B, § 4C), policies must include coverage for the following services to the dependent child of an insured member from the date of birth through the attainment of six (6) years of age:

pg\_\_\_\_\_ “physical examination, history, measurements, sensory screening, neuropsychiatric evaluation and development screening, and assessment at the following intervals: six (6) times during the child's first year after birth, three (3) times during the next year, annually until age six.”

pg\_\_\_\_\_ “Such services shall also include hereditary and metabolic screening at birth, appropriate immunizations, and tuberculin tests, hematocrit, hemoglobin or other appropriate blood tests, and urinalysis as recommended by the physician.”

pg\_\_\_\_\_ According to M.G.L. c. 175, § 47C (or M.G.L. c. 176A, § 8B or M.G.L. c. 176B, § 4C), policies shall provide “coverage for the cost of a newborn hearing screening test to be performed before the newborn infant is discharged from the hospital or birthing center to the care of the parent or guardian or as provided by regulations of the department of public health.” (See also Bulletin No. 98-13)

**Preventive health services 45 CFR§147.130**

pg\_\_\_\_\_ A group health plan, or a health insurance issuer offering group or individual health insurance coverage, must provide coverage for all of the following items and services, and ***may not impose any cost-sharing requirements (such as a copayment, coinsurance, or a deductible)*** with respect to those items and services:

pg\_\_\_\_\_ (i) Evidence-based items or services that have in effect a rating of A or B in the current recommendations of the United States Preventive Services Task Force with respect to the individual involved (except as otherwise provided in paragraph (c) of this section);

pg\_\_\_\_\_ (ii) Immunizations for routine use in children, adolescents, and adults that have in effect a recommendation from the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention with respect to the individual involved (for this purpose, a recommendation from the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention is considered in effect after it has been adopted by the Director of the Centers for Disease Control and Prevention, and a recommendation is considered to be for routine use if it is listed on the Immunization Schedules of the Centers for Disease Control and Prevention);

pg\_\_\_\_\_ (iii) With respect to infants, children, and adolescents, evidence-informed preventive care and screenings provided for in comprehensive guidelines supported by the Health Resources and Services Administration.

**Early Intervention**

pg\_\_\_\_\_ According to M.G.L. c. 175, §47C, “[t]he dependent coverage of any such policy shall also provide coverage for medically necessary early intervention services delivered by certified early intervention specialists, as defined in the early intervention operational standards by the department of public health and in accordance with applicable certification requirements.

pg\_\_\_\_\_ Such medically necessary services shall be provided by early intervention specialists who are working in early intervention programs certified by the department of public health, as provided in sections 1 and 2 of chapter 111G, for children from birth until their third birthday.

pg\_\_\_\_\_ Reimbursement of costs for such services shall be part of a basic benefits package offered by the insurer or a third party and shall not require co-payments, coinsurance or deductibles; provided, however, that co-payments, coinsurance or deductibles shall be required if the applicable plan is governed by the Federal Internal Revenue Code and would lose its tax-exempt status as a result of the prohibition on co-payments, coinsurance or deductibles for these services.” (See also M.G.L. c. 176A, § 8B and M.G.L. c. 176B, § 4C)

**[Identify the page number(s) specifically noting that the plan does not include any maximum benefit for early intervention services [see Section 83, 84 and 85 of Chapter 27 of the Acts of 2009 (the “Act”) and Bulletin 2009-08] nor require co-payments, coinsurance or deductibles [Sections 94, 95, 96 of Chapter 131 of the Acts of 2010 and Sections 17, 18 and 19 of Chapter 409 of the Acts of 2010.**

## **Hearing Aids For Children**

*(For BCBSMA - except a policy which provides supplemental coverage to Medicare or other governmental programs)*

pg\_\_\_\_\_ According to M.G.L. c. 175, § 47X(f) (or M.G.L. c. 176A, § 8Y(f) or M.G.L. c. 176B, § 4EE), policies [delivered, issued or subsequently renewed within or without the Commonwealth] shall provide “[c]overage for any child, 21 years of age or younger...for the cost of 1 hearing aid per hearing impaired ear up to \$2,000 for each hearing aid...every 36 months upon a written statement from the child’s treating physician that the hearing aids are necessary regardless of etiology. Coverage under this section shall include all related services prescribed by a licensed audiologist or hearing instrument specialist...including the initial hearing aid evaluation, fitting and adjustments and supplies, including ear molds. The insured may choose a higher priced hearing aid and may pay the difference in cost above the \$2,000 limit in this section without any financial or contractual penalty to the insured or to the provider of the hearing aid. The benefits in this section shall not be subject to any greater deductible, coinsurance, copayments or out-of-pocket limits than any other benefits provided by the insurer.

**[See Sections 2,3 and 4 of Chapter 233 of the Acts of 2012 (the “Act”); this act shall apply to all policies, contracts and certificates which are delivered, issued or renewed within the commonwealth on or after January 1, 2013]**

## **Treatment for Cleft Lip and Cleft Palate**

*(For BCBSMA - except a policy which provides supplemental coverage to Medicare or other governmental programs)*

pg\_\_\_\_\_ According to M.G.L. c. 175, § 47BB (or M.G.L. c. 176A, § 8EE or M.G.L. c. 176B, § 4EE or M.G.L. c. 176I §12), policies [delivered, issued or subsequently renewed within or without the Commonwealth] shall provide coverage for a child under the age of 18 “[t]he cost of treating cleft lip and cleft palate...[t]he coverage shall include benefits for medical, dental, oral and facial surgery, surgical management and follow-up care by oral and plastic surgeons, orthodontic treatment and management, preventative and restorative dentistry to ensure good health and adequate dental structures for orthodontic treatment or prosthetic management therapy, speech therapy, audiology and nutrition services, if such services are prescribed by the treating physician or surgeon and such physician or surgeon certifies that such services are medically necessary and consequent to the treatment of the cleft lip, cleft palate or both. The coverage required...shall be subject to the terms and conditions applicable to other benefits.”

**[See Sections 3, 4, 5 and 7 of Chapter 234 of the Acts of 2012 (the “Act”); this act shall apply to all policies, contracts and certificates which are delivered, issued or renewed within or without the commonwealth on or after January 1, 2013]**

## **Maternity Coverage**

*(Except a policy which provides supplemental coverage to Medicare or other governmental programs)*

pg\_\_\_\_\_ According to M.G.L. c. 175, § 47F (or M.G.L. c. 176A, § 8H or M.G.L. c. 176B, § 4H), policies “shall provide benefits . . . for the expense of prenatal care, childbirth and post partum care to the same extent as provided for medical conditions not related to pregnancy.” (See also Bulletin Nos. 97-01 and 96-02)

pg\_\_\_\_\_ According to M.G.L. c. 175, § 47F (or M.G.L. c. 176A, § 8H or M.G.L. c. 176B, § 4H), policies “shall provide coverage of a minimum of forty-eight [48] hours of in-patient care following a vaginal delivery and a minimum of ninety-six [96] hours of in-patient care following a caesarean section for a mother and her newly born child. Any decision to shorten such minimum coverages shall be made by the attending physician in consultation with the mother. Any such decision shall be made in accordance with rules and regulations promulgated by the department

of public health. Said regulations shall be relative to early discharge, defined as less than forty-eight hours for a vaginal delivery and ninety-six hours for a caesarean delivery, and post-delivery care and shall include, but not be limited to, home visits, parent education, assistance and training in breast or bottle feeding and the performance of any necessary and appropriate clinical tests; provided, however, that the first home visit shall be conducted by a registered nurse, physician, or certified nurse midwife; and provided, further, that any subsequent home visit determined to be clinically necessary shall be provided by a licensed health care provider.” (See also Bulletin Nos. 97-01 and 96-02)

pg\_\_\_\_ According to M.G.L. c. 175, § 47F (or M.G.L. c. 176A, § 8H or M.G.L. c. 176B, § 4H), “[f]or the purposes of this section [M.G.L. c. 175, § 47F] attending physician shall include the attending obstetrician, pediatrician, or certified nurse midwife attending the mother and newly born child.” (See also Bulletin Nos. 97-01 and 96-02)

### **Infertility Benefits**

*(Except a policy which provides supplemental coverage to Medicare or other governmental programs and Dioceses)*

pg\_\_\_\_ According to M.G.L. c. 175, § 47H (or M.G.L. c. 176A, § 8K or M.G.L. c. 176B, § 4J), policies “shall provide, to the same extent that benefits are provided for other pregnancy-related procedures, coverage for medically necessary expenses of diagnosis and treatment of infertility to persons residing within the commonwealth...‘infertility’ shall mean the condition of an individual who is unable to conceive or produce conception during a period of 1 year if the female is age 35 or younger or during a period of 6 months if the female is over the age of 35.”

pg\_\_\_\_ For purposes of meeting the criteria for infertility in this section, if a person conceives but is unable to carry that pregnancy to live birth, the period of time she attempted to conceive prior to achieving that pregnancy shall be included in the calculation of the 1 year or 6 month period, as applicable [see Sections 15, 16 & 17 of Chapter 288 of the Acts of 2010].

According to 211 CMR 37.05, “[s]ubject to any reasonable limitations as described in 211 CMR 37.08, insurers shall provide benefits for all non-experimental infertility procedures including, but not limited to:

pg\_\_\_\_ (1) Artificial Insemination (AI) and Intrauterine Insemination (IUI);

pg\_\_\_\_ (2) In Vitro Fertilization and Embryo Transfer (IVF-ET);

pg\_\_\_\_ (3) Gamete Intra fallopian Transfer (GIFT);

pg\_\_\_\_ (4) Sperm, egg and/or inseminated egg procurement and processing, and banking of sperm or inseminated eggs, to the extent such costs are not covered by the donor's insurer, if any;

pg\_\_\_\_ (5) Intracytoplasmic Sperm Injection (ICSI) for the treatment of male factor infertility;

pg\_\_\_\_ (6) Zygote Intrafallopian Transfer (ZIFT);

pg\_\_\_\_ (7) Assisted Hatching; and

pg\_\_\_\_ (8) Cryopreservation of eggs.

pg\_\_\_\_ According to 211 CMR 37.06, “[i]nsurers shall not impose exclusions, limitations or other restrictions on coverage for infertility-related drugs that are different from those imposed on any other prescription drugs.”

According to 211 CMR 37.08 -

(1) No insurer shall impose deductibles, copayments, coinsurance, benefit maximums, waiting periods or any other limitations on coverage for required infertility benefits which are different from those imposed upon benefits for services not related to infertility.

(2) No insurer shall impose pre-existing condition exclusions or pre-existing condition waiting periods on coverage for required infertility benefits. No insurer shall use any prior diagnosis of or prior treatment for infertility as a basis for excluding, limiting or otherwise restricting the availability of coverage for required infertility benefits.

(3) No insurer shall impose limitations on coverage based solely on arbitrary factors, including but not limited to number of attempts or dollar amounts.

**Please confirm that the carrier complies with this requirement.**

---

**Hormone Replacement Therapy and Contraceptive Services**

*(Except contracts purchased by a subscriber that is a church or qualified church-controlled organization as those terms are defined in 26 U.S.C. section 3121(w)(3)(A) and (B))*

According to M.G.L. c. 175, § 47W(a), “[a]ny individual policy of accident and sickness insurance issued pursuant to section 108 and any group blanket policy of accident and sickness insurance issued pursuant to section 110 [of the Massachusetts General Laws] that is delivered, issued or renewed within or without the commonwealth and that provides benefits for outpatient services shall

pg\_\_\_\_\_ provide hormone replacement therapy services for peri and post menopausal women and  
pg\_\_\_\_\_ outpatient contraceptive services under the same terms and conditions as for such other outpatient services.

pg\_\_\_\_\_ Outpatient contraceptive services shall mean consultations, examinations, procedures and medical services provided on an outpatient basis and related to the use of all contraceptive methods to prevent pregnancy that have been approved by the United States Food and Drug Administration.” (See also M.G.L. c. 176A, § 8W or M.G.L. c. 176B, § 4W, and Bulletin No. 02-09)

pg\_\_\_\_\_ According to M.G.L. c. 175, § 47W(b), “[a]ny individual policy of accident and sickness insurance issued pursuant to section 108 and any group blanket policy of accident and sickness insurance issued pursuant to section 110 [of the Massachusetts General Laws] that is delivered, issued or renewed within or without the commonwealth and that provides benefits for outpatient prescription drugs and devices shall

pg\_\_\_\_\_ provide benefits for hormone replacement therapy for peri and post menopausal women and... outpatient prescription contraceptive drugs or devices

pg\_\_\_\_\_ which have been approved by the United States Food and Drug Administration under the same terms and conditions as for such other prescription drugs or devices, provided that in covering all FDA approved prescription contraceptive methods, nothing in this section precludes the use of closed or restricted formulary.” (See also M.G.L. c. 176A, § 8W or M.G.L. c. 176B, § 4W, and Bulletin No. 02-09)

**Bulletin 2016-03; Federal Requirement that Carriers Cover Certain Contraceptives Without Any Consumer Cost-Sharing; Issued 1/19/16**

pg\_\_\_\_\_ The full range of FDA-approved contraceptive methods as specified in guidelines supported by the Health Resources and Services Administration (HRSA) must be covered without cost-sharing. (Section 2713 of the Public Health Service Act (PHS Act), added by the Patient Protection and Affordable Care Act (ACA), as amended, and incorporated into the Employee Retirement Income Security Act of 1974 and the Internal Revenue Code. Also, the HRSA Guidelines).

### **Cytologic screening and mammographic examination expense benefits**

According to M.G.L. c. 175 §47G, policies “shall provide benefits for the expense of...cytologic screening and mammographic examination. Said benefits shall be at least equal to the following minimum requirements:

pg\_\_\_\_\_ (a) in the case of benefits for cytologic screening, said benefits shall provide for an annual cytologic screening for women eighteen years of age and older; and

pg\_\_\_\_\_ (b), in the case of benefits for mammographic examination said benefits shall provide for a baseline mammogram for women between the ages of thirty-five and forty and for a mammogram on an annual basis for women forty years of age and older.” (See also M.G.L. c. 176A §8J and M.G.L. c. 176B §4I – *excludes policies providing supplemental coverage to Medicare or other governmental programs*)

### **Bone Marrow Transplants for Breast Cancer**

pg\_\_\_\_\_ According to M.G.L. c. 175, § 47R (or M.G.L. c. 176A, § 8O or M.G.L. c. 176B, § 4O), policies shall provide “coverage for a bone marrow transplant or transplants for persons who have been diagnosed with breast cancer that has progressed to metastatic disease; provided, however, that said person shall meet the criteria established by the department of public health [105 CMR 240.00].”

### **Federal Mastectomy Mandate**

pg\_\_\_\_\_ According to the Women’s Health and Cancer Rights Act of 1998, “[a] group health plan, and a health insurance issuer providing health insurance coverage in connection with a group health plan, that provides medical and surgical benefits with respect to a mastectomy shall provide, in a case of a participant or beneficiary who is receiving benefits in connection with a mastectomy and who elects breast reconstruction in connection with such mastectomy, coverage for: (1) reconstruction of the breast on which the mastectomy has been performed; (2) surgery and reconstruction of the other breast to produce a symmetrical appearance; and (3) prostheses and physical complications all stages of mastectomy, including lymphedemas; in a manner determined in consultation with the attending physician and the patient. Such coverage may be subject to annual deductibles and coinsurance provisions as may be deemed appropriate and as are consistent with those established for other benefits under the plan or coverage. Written notice of the availability of such coverage shall be delivered to the participant upon enrollment and annually thereafter.”

### **Coverage for Human Leukocyte Antigen Testing for Certain Individuals and Patients**

*(Except a policy which provides supplemental coverage to Medicare or other governmental programs)*

pg\_\_\_\_\_ According to M.G.L. c. 175, § 47V (or M.G.L. c. 176A, § 8V and M.G.L. c. 176B, § 4V), policies shall provide coverage “for the cost of human leukocyte antigen testing or histocompatibility locus antigen testing that is necessary to establish [such member’s or enrollee’s] bone marrow transplant donor suitability. The coverage shall cover the costs of testing for A, B or DR antigens, or any combination thereof, consistent with rules, regulations and criteria established by the department of public health pursuant to section 218 of chapter 111...” (See also Bulletin Nos. 01-16 and 01-04)

### **Cardiac Rehabilitation Coverage**

*(Except a policy which provides supplemental coverage to Medicare or other governmental programs)*

pg\_\_\_\_\_ According to M.G.L. c. 175, § 47D (or M.G.L. c. 176A, § 8G or M.G.L. c. 176B, § 4F), policies shall provide benefits “for the expense of cardiac rehabilitation. Cardiac rehabilitation shall mean multidisciplinary, medically necessary treatment of persons with documented cardiovascular disease, which shall be provided in either a hospital or other setting and which shall meet standards promulgated by the commissioner of public health after reviewing proposals submitted by the Massachusetts Society for Cardiac Rehabilitation, Inc. and after notice and public hearing on the proposed standards. Such standards shall include, but not be limited to, outpatient treatment which is to be initiated within twenty-six weeks after the diagnosis of such disease [105 CMR 143.00].”

## **Hospice Care**

pg\_\_\_\_ According to M.G.L. c. 175, § 47S (or M.G.L. c. 176A, § 8R or M.G.L. c. 176B, § 4Q), policies shall provide “coverage for licensed hospice services to terminally ill patients with a life expectancy of six months or less, as set forth and regulated by the provisions of section fifty-seven D of chapter one hundred and eleven [of the Massachusetts General Laws] and as authorized by a duly licensed physician [105 CMR 141.00].”

## **Home Health Care Coverage**

pg\_\_\_\_ According to M.G.L. c. 175, § 110(K), ""Home care services", shall mean health care services for a patient provided by a public or private home health agency which meets the standards of service of the purchaser of service, provided in a patient's residence; provided, however, that such residence is neither a hospital nor an institution primarily engaged in providing skilled nursing or rehabilitation services.

Said services shall include, but not be limited to,

pg\_\_\_\_ nursing and physical therapy

pg\_\_\_\_ occupational therapy

pg\_\_\_\_ speech therapy

pg\_\_\_\_ medical social work

pg\_\_\_\_ nutritional consultation

pg\_\_\_\_ the services of a home health aid and

pg\_\_\_\_ the use of durable medical equipment and supplies shall be provided to the extent such additional services are determined to be a medically necessary component of said nursing and physical therapy. Benefits for home care services shall apply only when such services are medically necessary and provided in conjunction with a physician approved home health services plan.” (See also M.G.L. c. 176A, § 8I – *excludes policies which provide supplemental coverage to Medicare or other governmental programs*)

## **Speech, Hearing and Language Disorders**

pg\_\_\_\_ According to M.G.L. c. 175, § 47X (or M.G.L. c. 176A, § 8Y or M.G.L. c. 176B, § 4Y), policies shall provide “for the expenses incurred in the medically necessary diagnosis and treatment of speech, hearing and language disorders by individuals licensed as speech-language pathologists or audiologists under [the provisions of] chapter 112 [of the Massachusetts General Laws], if such services are rendered within the lawful scope of practice for such speech-language pathologists or audiologists regardless of whether the services are provided in a hospital, clinic or a private office, and if such coverage shall not extend to the diagnosis or treatment of speech, hearing and language disorders in a school-based setting. The benefits provided by this section shall be subject to the same terms and conditions established for any other medical condition covered by such individual or group blanket policy.” (See also Bulletin No. 01-03)

## **Non-prescription Enteral Formulas for Home Use**

pg\_\_\_\_ According to M.G.L. c. 175, § 47I (or M.G.L. c. 176A, § 8L or M.G.L. c. 176B, § 4K), policies shall provide “coverage for nonprescription enteral formulas for home use for which a physician has issued a written order and which are medically necessary for the treatment of malabsorption caused by Crohn's disease, ulcerative colitis, gastroesophageal reflux, gastrointestinal motility, chronic intestinal pseudo-obstruction, and inherited diseases of amino acids and organic acids. Coverage for inherited diseases of amino acids and organic acids shall include food products modified to be low protein in an amount not to exceed \$5,000 annually for any insured individual.” (See Bulletin 2008-16 and Chapter 214 of the Acts of 2008 - **AN ACT INCREASING COVERAGE OF NONPRESCRIPTION ENTERAL FORMULAS**)

## **HIV and Hepatitis C Prevention**

pg\_\_\_\_\_ According to M.G.L. c. 175 §47Y(a) (or M.G.L. c. 176A §8CC & M.G.L. c. 176B §4CC) “[n]o individual policy of accident and sickness insurance issued or renewed pursuant to section 110 shall restrict or discontinue coverage for medically necessary hypodermic syringes or needles, notwithstanding section 27 of chapter 94C. The term “medical necessity” shall be construed in accordance with the guidelines set forth in subsection (b) of section 16 of chapter 176O. Nothing in this section shall prohibit applicable co-payments, deductibles, coinsurance or other cost sharing features.

pg\_\_\_\_\_ For plans that do not include a prescription drug benefit, the Division would consider it reasonable for carriers to require a copayment or coinsurance for a 30-day supply of hypodermic syringes or needles that is equal to the copayment or coinsurance required for a primary care office visit. [See also Chapter 172 of the Acts of 2006 & Section 137 and 139 of Chapter 451 of the Acts of 2008]

## **HIV Associated Lipodystrophy Treatment**

pg\_\_\_\_\_ According to M.G.L. c. 175 §47II (or M.G.L. c. 176A §8KK & M.G.L. c. 176B §48KK) policies shall “[p]rovide coverage for medical or drug treatments to correct or repair disturbances of body composition caused by HIV associated lipodystrophy syndrome including, but not limited to, reconstructive surgery, such as suction assisted lipectomy, other restorative procedures and dermal injections or fillers for reversal of facial lipoatrophy syndrome...[c]overage shall be subject to a statement from a treating provider that the treatment is necessary for correcting, repairing or ameliorating the effects of HIV associated lipodystrophy syndrome. The benefits in this section shall not be subject to any greater deductible, coinsurance, copayments or out-of-pocket limits than any other benefit provided by the insurer.”

*(Refer to Bulletin 2016-14 – “On August 10, 2016, Chapter 233 of the Acts of 2016, “An Act Relative to HIV Associated Lipodystrophy Treatment” (“Chapter 233”) was signed into law. Chapter 233 is effective as of Tuesday, November 8, 2016.”)*

## **Off-Label Use of Drugs for the treatment of Cancer and HIV/AIDS**

pg\_\_\_\_\_ According to M.G.L. c. 175, § 47K, no policy “shall exclude coverage of any such drug used for the treatment of cancer on the grounds that the off-label use of the drug has not been approved by the United States Food and Drug Administration for that indication; provided, however, that such drug is recognized for treatment of such indication in one of the standard reference compendia, or in the medical literature, or by the commissioner under the provisions of section forty-seven L [of chapter 175 of the Massachusetts General Laws]. Any coverage of a drug required by this section shall also include medically necessary services associated with the administration of the drug.” (See also M.G.L. c. 176A, § 8N and M.G.L. c. 176B, § 4N)

pg\_\_\_\_\_ According to M.G.L. c. 175, § 47O, no policy “shall exclude coverage of any such drug for HIV/AIDS treatment on the grounds that the off-label use of the drug has not been approved by the federal food and drug administration for that indication, if such drug is recognized for treatment of such indication in one of the standard reference compendia, or in the medical literature, or by the commissioner under the provisions of section forty-seven P of this chapter [of the Massachusetts General Laws]. Any coverage of a drug required by this section shall also include medically necessary services associated with the administration of the drug.” (See also M.G.L. c. 176A, § 8Q, M.G.L. c. 176B, § 4P, and Bulletin Nos. 97-09, 96-06, 96-05, and 95-05)

## **Oral Cancer Therapy**

pg\_\_\_\_\_ According to M.G.L. c. 175, § 47DD “[a]ny policy, contract, agreement, plan or certificate of insurance issued, delivered or renewed within the commonwealth that provides medical expense coverage for cancer chemotherapy treatment shall provide coverage for prescribed, orally administered anticancer medications used to kill or slow the growth of cancerous cells on a basis

not less favorable than intravenously administered or injected cancer medications that are covered as medical benefits. An increase in patient cost sharing for anticancer medications shall not be allowed to achieve compliance with this section.”

[See also M.G.L. c. 176A, § 8FF and M.G.L. c. 176B, § 4FF; refer to Sections 2, 3 & 4 of Chapter 403 of the Acts of 2012]

### Diabetes Cost Reduction

*(Except a policy which provides supplemental coverage to Medicare or other governmental programs)*

pg\_\_\_\_ According to M.G.L. c. 175, § 47N, policies “shall provide benefits for the following items if such items are within a category of benefits or services for which coverage is otherwise afforded by the policy, have been prescribed by a health care professional legally authorized to prescribe such items and if the items are medically necessary for the diagnosis or treatment of insulin-dependent, insulin-using, gestational and non-insulin-dependent diabetes: blood glucose monitors; blood glucose monitoring strips for home use; voice-synthesizers for blood glucose monitors for use by the legally blind; visual magnifying aids for use by the legally blind; urine glucose strips; ketone strips; lancets; insulin; insulin syringes; prescribed oral diabetes medications that influence blood sugar levels; laboratory tests, including glycosylated hemoglobin, or HbA1c, tests; urinary protein/microalbumin and lipid profiles; insulin pumps and insulin pump supplies; insulin pens, so-called; therapeutic/molded shoes and shoe inserts for people who have severe diabetic foot disease when the need for therapeutic shoes and inserts has been certified by the treating doctor and prescribed by a podiatrist or other qualified doctor and furnished by a podiatrist, orthotist, prosthetist or pedorthist; supplies and equipment approved by the Federal Drug Administration for the purposes for which they have been prescribed and diabetes outpatient self-management training and education, including medical nutrition therapy, when provided by a certified diabetes health care provider participating with the insurance contract or affiliated with a provider participating with the insurance contract.” (See also M.G.L. c. 176A, § 8P and M.G.L. c. 176 B, § 4P)

According to Bulletin No. 00-05, “nondiscriminatory treatment of benefits for diabetes-related services is mandated. The Division will consider a carrier to be in compliance . . . if the mandated services and supplies are covered within the following categories of benefits:

- pg\_\_\_\_ • **outpatient services:** outpatient diabetes self-management training and education;
- pg\_\_\_\_ • **laboratory/radiological services:** all laboratory tests and urinary profiles;
- pg\_\_\_\_ • **durable medical equipment:** blood glucose monitors, voice-synthesizers and visual magnifying aids;
- pg\_\_\_\_ • **prosthetics:** therapeutic/molded shoes and shoe inserts; and
- pg\_\_\_\_ • **prescription drugs:** blood glucose monitoring strips, urine glucose strips, ketone strips, lancets, insulin syringes, insulin pumps and insulin pump supplies, insulin pens, insulin and oral medications.

pg\_\_\_\_ For items in the last category, with the exception of an insulin pump, the Division will consider a carrier to be in compliance if a co-payment is applied for no less than a 30-day supply of the mandated item. The Division will consider it to be a violation . . . if a carrier excludes from a particular category any of the above-noted items for diabetics.”

**Please confirm that the carrier complies with this requirement.**

---

## **Coverage For Certain Prosthetic Devices**

pg\_\_\_\_ According to M.G.L. c. 175 §47Z(a) (See also M.G.L. c. 176A §8AA & M.G.L. c. 176B §4AA) “[a]ny blanket or general policy of insurance, except a blanket or general policy of insurance which provides supplemental coverage to Medicare or other governmental programs, described in subdivision (A), (C) or (D) of section 110 which provides hospital expense and surgical expense insurance and which is issued or subsequently renewed by agreement between the insurer and the policy holder, within or without the commonwealth, during the period this section is effective, or any policy of accident or sickness insurance as described in section 108 which provides hospital expense and surgical expense insurance, except a policy which provides supplemental coverage to Medicare or other governmental programs, and which is delivered or issued for delivery or subsequently renewed by agreement between the insurer and the policy holder in the commonwealth, during the period that this section is effective, or any employees’ health and welfare fund which provides hospital expense and surgical expense benefits and which is promulgated or renewed to any person or group of persons in the commonwealth, while this section is effective, shall provide coverage for prosthetic devices and repairs under the same terms and conditions that apply to other durable medical equipment covered under the policy, except as otherwise provided in this section.

pg\_\_\_\_ (b) In this section, “prosthetic device” shall mean an artificial limb device to replace, in whole or in part, an arm or leg.

pg\_\_\_\_ (c) No such policy shall impose any annual or lifetime dollar maximum on coverage for prosthetic devices other than an annual or lifetime dollar maximum that applies in the aggregate to all items and services covered under the policy.

pg\_\_\_\_ (d) No such policy shall apply amounts paid for prosthetic devices to any annual or lifetime dollar maximum applicable to other durable medical equipment covered under the policy other than an annual or lifetime dollar maximum that applies in the aggregate to all items and services covered under the policy.

pg\_\_\_\_ (e) Any such policy may include a reasonable coinsurance requirement for prosthetic devices and repairs, not to exceed 20 per cent of the allowable cost of the prosthetic device or repair, unless all covered benefits applying coinsurance under the plan do so at a higher amount. If such policy provides coverage for services from nonparticipating providers, the contract may include a reasonable coinsurance requirement for prosthetic devices and repairs, not to exceed 40 per cent of the allowable cost of the device or repair when obtained from a nonparticipating provider, unless all covered benefits applying coinsurance under the plan do so at a higher amount.

pg\_\_\_\_ (f) Any such policy may require prior authorization as a condition of coverage for prosthetic devices.

pg\_\_\_\_ (g) Any such policy shall only be required to provide coverage for the most appropriately medically necessary model that adequately meets the needs of the policyholder.

## **Scalp Hair Prosthesis for Cancer Patients**

pg\_\_\_\_ According to M.G.L. c. 175, § 47T, a policy that “provides coverage for any other prosthesis, shall provide coverage for expenses for scalp hair prostheses worn for hair loss suffered as a result of the treatment of any form of cancer or leukemia; provided, however, that such coverage shall be subject to a written statement by the treating physician that the scalp hair prosthesis is medically necessary; and provided, further, that such coverage shall be subject to the same limitations and guidelines as other prostheses. Scalp hair prosthesis coverage pursuant to this section shall not exceed an amount of \$350 per year.” (See also M.G.L. c. 176A, § 8T and M.G.L. c. 176B, § 4R – *excludes policies which provide supplemental coverage to Medicare or other governmental programs*, and Bulletin No. 98-09)

**Insurance Coverage of Qualified Clinical Trials**

*(Except Medicare Supplement Plans or contracts purchased by a subscriber that is a church or qualified church-controlled organization)*

pg\_\_\_\_\_ According to M.G.L. c. 175, § 110L(b), “[a]ny policy, contract, agreement, plan or certificate of insurance issued, delivered or renewed within the commonwealth shall cover and reimburse for patient care services provided pursuant to a qualified clinical trial to the same extent as they would be covered and reimbursed if the patient did not receive care in a qualified clinical trial.” (See also M.G.L. c. 176A, § 8X or M.G.L. c. 176B, § 4X, and Bulletin No. 02-13)

**Telemedicine**

**(Does not apply to carriers licensed under M.G.L. c. 176A or M.G.L. c. 176B)**

According to M.G.L. c. 175, § 47BB, “[t]elemedicine” as it pertains to the delivery of health care services, shall mean the use of interactive audio, video or other electronic media for the purpose of diagnosis, consultation or treatment.

- pg\_\_\_\_\_ • Telemedicine shall not include the use of audio-only telephone, facsimile machine or e-mail;
- pg\_\_\_\_\_ • An insurer may limit coverage of telemedicine services to those health care providers in a telemedicine network approved by the insurer;
- pg\_\_\_\_\_ • A contract that provides coverage for services under this section may contain a provision for a deductible, copayment or coinsurance requirement for a health care service provided through telemedicine as long as the deductible, copayment or coinsurance does not exceed the deductible, copayment or coinsurance applicable to an in-person consultation; and
- pg\_\_\_\_\_ • Coverage for health care services under this section shall be consistent with coverage for health care services provided through in-person consultation.

**Please confirm whether the filed plan includes billable services related to telemedicine.**  
YES\_\_\_\_\_ NO\_\_\_\_\_

**If YES**, please provide a clear and concise explanation detailing how the carrier complies with each highlighted bulleted item.

**[Chapter Section 158 of Chapter 224 of the Acts of 2012 effective November 4, 2012]**

**Long Term Antibiotic Therapy for the Treatment of Lyme Disease**

pg\_\_\_\_\_ According to M.G.L. c. 175, § 47HH(b) (See also M.G.L. c. 176A §8JJ & M.G.L. c. 176B §4JJ, certificates/polices “[s]hall provide coverage for long-term antibiotic therapy for a patient with Lyme disease when determined to be medically necessary and ordered by a licensed physician after making a thorough evaluation of the patient’s symptoms, diagnostic test results or response to treatment. An experimental drug shall be covered as a long-term antibiotic therapy if it is approved for an indication by the United States Food and Drug Administration; provided, however, that a drug, including an experimental drug, shall be covered for an off-label use in the treatment of Lyme disease if the drug has been approved by the United States Food and Drug Administration.”

**(See also Bulletin No. 2016-13 “JoIn July 31, 2016, Chapter 183 of the Acts of 2016, “An Act Relative to Long-Term Antibiotic Therapy for the Treatment of Lyme Disease” (“Chapter 183”) was enacted, retroactively effective as of July 1, 2016.)**

**PRIMARY CARE PROVIDER ASSIGNMENT**

To the maximum extent possible, every carrier shall “[a]ttribute every member to a primary care provider. Members may change their primary care provider, provided that the member gives notice to the carrier.”

[M.G.L. c. 175, §108L (or M.G.L. c. 176A, §36, M.G.L. c. 176B, §32, M.G.L. c. 176J, §16) - see **Sections 155, 165, 169 and 188 of Chapter 224 of the Acts of 2012 (the “Act”) effective November 4, 2012**].

**Explain how your company complies with this requirement.**

## **NON-DISCRIMINATION**

**Diethylstilbestrol Exposure.** According to M.G.L. c. 175, § 108C, “[n]o individual policy of accident and sickness insurance issued pursuant to section one hundred and eight [of chapter 175 of the Massachusetts General Laws] or group blanket policy of accident and sickness insurance, issued pursuant to section one hundred and ten [of chapter 175 of the Massachusetts General Laws], or any renewals thereof, shall be denied, cancelled or fail to be renewed, nor shall any excessive rates be charged or restrictions or length of coverage be imposed, nor shall any other factor be altered in such a way as to constitute discrimination primarily because the insured person has had a suspected, alleged or confirmed exposure to the potential hazards and afflictions of diethylstilbestrol or compounds commonly referred to as DES. The practices prohibited under this section shall include not only those overtly discriminatory but also practices and devices which are fair in form but discriminatory in practice.” (See also M.G.L. c. 176A, § 8E and M.G.L. c. 176B, § 4E)

**Please confirm that the carrier complies with this requirement.**

---

**Victims of Domestic Abuse.** According to M.G.L. c. 175, § 108G, “[n]o company, and no officer or agent thereof, and no insurance broker, shall cancel, refuse to issue or renew, or in any way make or permit any distinction or discrimination in the amount or payment of premiums or rates charged, in the length of coverage, or in any other of the terms and conditions of an individual policy of accident or sickness insurance, authorized pursuant to section one hundred and eight [of chapter 175 of the Massachusetts General Laws], or group blanket policy of accident and sickness insurance, authorized pursuant to section one hundred and ten [of chapter 175 of the Massachusetts General Laws], or a policy providing coverage against disability from injury or disease, based on information that an individual has been a victim of abuse, as defined by section one of chapter two hundred and nine A [of the Massachusetts General Laws]. No company, and no officer or agent thereof, and no insurance broker shall seek information that such person has been a victim of abuse as defined by said section one of said chapter two hundred and nine A [of the Massachusetts General Laws]. The practices prohibited under this section shall include not only those overtly discriminatory but also practices and devices which are fair in form but discriminatory in practice. Nothing in this section shall be construed as creating a special class of insureds who have been victims of abuse as defined by said section one of said chapter two hundred and nine A [of the Massachusetts General Laws]. Any violation of this section shall constitute an unfair method of competition or an unfair or deceptive act or practice in violation of chapters ninety-three A and one hundred and seventy-six D [of the Massachusetts General Laws].” (See also M.G.L. c. 176A, § 3A, M.G.L. c. 176B, § 5A, and Bulletin No. 96-01)

**Please confirm that the carrier complies with this requirement.**

---

**Genetic Testing and Privacy Protection** According to M.G.L. c. 175, § 108H, “[n]o company, and no officer or agent thereof, and no insurance broker, shall cancel, refuse to issue or renew, or in any way make or permit any distinction or discrimination in the amount of payment of premiums or rates charged, in the length of coverage, or in any other of the terms and conditions of any individual policy of accident or sickness insurance, authorized pursuant to section 108 [of Chapter 175 of the Massachusetts General Laws] which provides hospital and surgical expense insurance, or a group blanket policy of accident and sickness insurance authorized pursuant to section 110 [of Chapter 175 of the Massachusetts General Laws] which provides hospital and surgical expense insurance, based on genetic information as defined in this section. No company, officer or agent thereof, and, no insurance broker shall require genetic tests or genetic information as defined in this section, as a condition of the issuance or renewal of any [policy of insurance under sections 108 and 110 of Chapter 175 of the Massachusetts General Laws]. Any violation of this section shall constitute an unfair method of competition or unfair or deceptive act or practice in violation of chapters 93A and 176D.” (See also M.G.L. c. 176A, § 3B and M.G.L. c. 176B, § 5B, and Bulletin No. 00-16)

**Please confirm that the carrier complies with this requirement.**

---

## **MANDATED COVERAGE FROM CERTAIN TYPES OF PROVIDERS**

pg\_\_\_\_\_ **Certified Registered Nurse Anesthetist and Nurse Practitioner.** According to M.G.L. c. 175, § 47Q (or M.G.L. c. 176A, § 8S or M.G.L. c. 176B, § 4T), policies shall provide “benefits for services rendered by a certified registered nurse anesthetist or nurse practitioner designated as such certified registered nurse anesthetist or nurse practitioner by the board of registration in nursing pursuant to the provisions of section eighty B of chapter one hundred and twelve [of the Massachusetts General Laws]; provided, however, that the following conditions are met: (1) the service rendered is within the scope of the certified registered nurse anesthetist’s license or the nurse practitioner’s authorization to practice by the board of registration in nursing; and (2) the policy or contract currently provides benefits for identical services rendered by a provider of health care licensed by the commonwealth.” (See also Bulletin No. 95-01)

pg\_\_\_\_\_ **Consumer Choice of Nurse Practitioners** According to M.G.L. c. 176R, “[t]he commissioner and the group insurance commission shall require that all carriers recognize nurse practitioners as participating providers...and shall include coverage on a nondiscriminatory basis to their insureds for care provided by nurse practitioners for the purposes of health maintenance, diagnosis and treatment. Such coverage shall include benefits for primary care, intermediate care and inpatient care, including care provided in a hospital, clinic, professional office, home care setting, long-term care setting, mental health or substance abuse program, or any other setting when rendered by a nurse practitioner who is a participating provider and is practicing within the scope of his professional license to the extent that such policy or contract currently provides benefits for identical services rendered by a provider of health care licensed by the commonwealth.

pg\_\_\_\_\_ According to M.G.L. c. 176R §3, “[a] participating provider nurse practitioner practicing within the scope of his license including all regulations requiring collaboration with a physician under section 80B of chapter 112, shall be considered qualified within the carrier’s definition of primary care provider to an insured.

pg\_\_\_\_\_ According to M.G.L. c. 176R §4, “[n]otwithstanding any general or special law to the contrary, a carrier that requires the designation of a primary care provider shall provide its insured with an opportunity to select a participating provider nurse practitioner as a primary care provider or to change its primary care provider to a participating provider nurse practitioner at any time during their coverage period.

pg\_\_\_\_\_ According to M.G.L. c. 176R §5, “[n]otwithstanding any general or special law to the contrary, a carrier shall ensure that all participating provider nurse practitioners are included on any publicly accessible list of participating providers for the carrier.

pg\_\_\_\_\_ **Consumer Choice of Physician Assistant Services.** According to M.G.L. c. 176S carriers “[s]hall include coverage on a nondiscriminatory basis to their insureds for care provided by physician assistants for the purposes of health maintenance, diagnosis and treatment. Such coverage shall include benefits for primary care, intermediate care and inpatient care, including care provided in a hospital, clinic, professional office, home care setting, long-term care setting, mental health or substance abuse program, or any other setting when rendered by a physician assistant who is a participating provider and is practicing within the scope of his or her professional authority as defined by statute, rule and physician delegation to the extent that such policy or contract currently provides benefits for identical services rendered by a provider of health care licensed by the commonwealth.”

pg\_\_\_\_\_ • A carrier that requires the designation of a primary care provider shall provide its insured with an opportunity to select a participating provider physician assistant as a primary care provider.

pg\_\_\_\_\_ • A carrier shall ensure that all participating provider physician assistants are included on any publicly accessible list of participating providers for the carrier.

**Highlight the section of the certificate that addresses the above-noted requirements.**

pg\_\_\_\_\_ **Podiatrist.** According to M.G.L. c. 175, § 110(I), whenever a policy “provides for reimbursement for any podiatric service which is within the lawful scope of practice of a duly licensed podiatrist, a policyholder shall be entitled to reimbursement for such service, whether the service is performed by a physician or duly licensed podiatrist.”

(See also M.G.L. c. 176B §4)

pg\_\_\_\_\_ **Certified Nurse Midwives.** According to M.G.L. c. 175, § 47E (or M.G.L. c. 176B, § 4G), policies shall provide benefits “for services of a certified nurse midwife; provided, however, that expenses for such services are reimbursed when such services are performed by any other duly licensed practitioner; and provided, further, that such services are within the lawful scope of practice for a certified nurse midwife.”

pg\_\_\_\_\_ **Chiropractors.** According to M.G.L. c. 175, § 108D, when a policy “provides for reimbursement for any service which is within the lawful scope of practice of a chiropractor licensed under the provisions of chapter one hundred and twelve, the insured or other person entitled to benefits under such policy, contract, agreement, plan or certificate shall be entitled to reimbursement for such services, whether such services are performed by a medical physician or a chiropractor licensed by the commonwealth, notwithstanding any provision contained in such policy, contract, agreement, plan or certificate to the contrary.” (See also M.G.L. c. 176B, § 4L)

pg\_\_\_\_\_ **Dentists.** According to M.G.L. c. 175, § 108B, “[w]henver the terms ‘physician’ or ‘doctor’ are used in any policy of accident and sickness insurance issued in the commonwealth or in any contract for the provision of health care, services or benefits issued by any health, medical or other service corporation or company existing under and by virtue of any laws of the commonwealth, said terms shall include within its meaning those persons licensed in accordance with the provisions of sections forty-three to fifty-three, inclusive, of chapter one hundred and twelve in respect to any oral surgical care, services, procedures or benefits covered by said policy of insurance or health care contract which said persons are licensed to perform.”

(See also M.G.L. c. 176B, § 4)

pg\_\_\_\_\_ **Optometrist.** According to M.G.L. c. 175, § 110(F), “[n]otwithstanding any provision of any policy of insurance issued by a company, whenever such a policy provides for reimbursement for any visual services which are within the lawful scope of the practice of a duly registered optometrist, reimbursement thereunder shall be made to either the registered optometrist or the registered physician of the insured's selection. Visual services, as such term appears in the preceding sentence, shall mean the optometric services ordinarily provided by registered optometrists and physicians as set forth in chapter one hundred and twelve.” (See also M.G.L. c. 176B, § 4)

## **Bulletin 2016-01; Federal Requirement that Carriers Cover Certain Tobacco Cessation Products Without Consumer Cost Sharing - Tobacco Cessation Products**

The ACA requires coverage, with no cost-sharing, for certain evidence-based preventive items and services given a rating of “A” or “B” by the U.S. Preventive Services Task Force (“USPSTF”). The USPSTF indicate that clinicians should screen all adults for tobacco use and provide tobacco cessation interventions for those who use tobacco.

pg\_\_\_\_\_ Screening and tobacco interventions are required to be covered without cost-sharing and that plan benefits should not include any blanket benefit exclusions or limitations that apply to tobacco cessation items or services.

### **pg\_\_\_\_\_ Tobacco Cessation Products**

HHS has issued guidance that identifies the following types of tobacco cessation products as items that it believes are appropriate for smoking cessation:

- Nicotine gum,
- Nicotine patch,
- Nicotine lozenge,
- Nicotine oral or nasal spray,
- Nicotine inhaler,
- Bupropion, and
- Varenicline

pg\_\_\_\_\_ The Division would consider a health plan to be in compliance with the preventive care requirements of the ACA relative to tobacco cessation products if the health plan’s drug benefit includes at least one product within each of the above-noted tobacco cessation product types without cost-sharing (e.g., the health plan’s drug benefit includes coverage, without cost sharing, for at least one nicotine gum, one nicotine patch, one nicotine lozenge, etc.). Coverage requirements pertain to both over-the-counter and prescription products.

pg\_\_\_\_\_ Covered persons should be “[g]iven access to at least one of the tobacco cessation products without prior authorization and the managed care methods are consistent with all state and federal laws. Whenever carriers make an adverse determination that denies or limits access to a requested product based on medical necessity criteria, they must provide all necessary notifications to patients and providers and follow all appropriate procedures for internal and external appeals.

## **Bulletin 2016-05; Federal Requirement that Carriers Cover Certain Lactation Services Without Any Consumer Cost-Sharing**

### **Federal Rules for Preventive Health Care Services**

pg\_\_\_\_\_ “Section 2713 of the Public Health Service Act, as amended by the ACA...[r]equire that non-grandfathered insured health plans in the individual and group markets provide benefits, without cost-sharing (*i.e.*, copayments, coinsurance or deductibles) for certain preventive items and services listed in the current recommendations of the United States Preventive Services Task Force, the Centers for Disease Control and Prevention’s Advisory Committee on Immunization Practices, and in specific guidelines supported by the Health Resources and Services Administration (“HRSA”).”

### **pg\_\_\_\_\_ Coverage for Lactation Support and Counseling (*or* Lactation Services)**

“[s]pecific guidelines associated with lactation support, supplies and counseling. Carriers must cover comprehensive prenatal and postnatal lactation support, counseling and equipment purchase and/or rental as preventive care services, but may use reasonable medical

management techniques to control costs and promote efficient delivery of care.”

pg\_\_\_\_\_ In accordance with 45 CFR §147.130(a)(2), if a lactation item or service is not billed separately (or is not tracked as individual encounter data separately) from an office visit and the primary purpose of the office visit is the delivery of such lactation item or service, then a Carrier *may not* impose cost-sharing requirements with respect to the office visit. If a lactation item or service is not billed separately (or is not traced as individual encounter data separately) from an office visit and the primary purpose of the office visit is not the delivery of the lactation item or service, then a Carrier *may* impose cost-sharing requirements with respect to the office visit.

pg\_\_\_\_\_ In FAQ Part XXIX, the Departments clarify that coverage for comprehensive prenatal and postnatal lactation support, supplies, and counseling includes lactation counseling as long as the service is performed by a provider acting within the scope of his or her license or certification under applicable state law. Carriers may limit coverage without cost-sharing to a network of providers. However, if a Carrier does not have providers in its network who can provide lactation counseling services, then the Carrier must cover the items or service when performed by an out-of-network provider and not impose cost-sharing with respect to the lactation items or services. Moreover, coverage for lactation support services and items without cost-sharing must extend for the duration of the breastfeeding, and it may not be limited to services provided on an in-patient basis.

pg\_\_\_\_\_ According to FAQ Part XXIX, Carriers must provide information to covered persons about lactation counseling providers available under the Carriers’ plans. In order to update their managed care accreditation files, Carriers will need to submit information to the Division that identifies the lactation counseling providers within their networks or that explains that services provided for lactation counseling will be covered by non-network providers without cost-sharing until a Carrier has established contracts to include an adequate number of lactation counseling providers within its networks.

### **Rehabilitative and Habilitative Services and Devices within Insured Health Benefit Plans [Filing Guidance 2016-D]**

Filings for insured health benefit plans utilizing the Massachusetts Essential Health Benefits Benchmark Plan that are intended to be offered on and after January 1, 2017 should be consistent with the provisions of 45 CFR 156.115(a)(5)(i) – (iii), including the following:

pg\_\_\_\_\_ • benefits for habilitative services and devices are to include health care services and devices that help a person keep, learn, or improve skills and functioning for daily living and may include, for example, therapy for a child who is not walking or talking at the expected age, as well as physical and occupational therapy, speech-language pathology and other services for persons with disabilities in a variety of inpatient and/or outpatient settings;

pg\_\_\_\_\_ • coverage for habilitative services and devices is not limited in a manner that is less favorable than any such limits imposed on coverage for rehabilitative services and devices; and

pg\_\_\_\_\_ • there are not any combined limits on habilitative and rehabilitative services and devices.

In addition, the Division would not consider any plan provisions to be appropriate that:

pg\_\_\_\_\_ • discriminate based on an individual's age, expected length of life, present or predicted disability, degree of medical dependency, quality of life, or other health conditions; or

pg\_\_\_\_\_ • apply annual or lifetime dollar limits to any habilitative and rehabilitative services and devices. (Annual or lifetime limits may be converted to actuarially equivalent treatment or service

limitations.)”

**Please confirm that the carrier complies with this requirement.**

---

## **AN ACT ESTABLISHING THE CHILDHOOD VACCINE PROGRAM**

pg\_\_\_\_ Every surcharge payor [pursuant to section 64 of chapter 118E], to the extent not preempted by federal law, shall provide benefits for: (i) routine childhood immunizations for residents of the commonwealth; and (ii) immunizations for residents of the commonwealth who are 19 years of age and older according to the most recent schedules recommended by the Advisory Committee on Immunization Practices of the federal Centers for Disease Control and Prevention. These benefits shall be exempt from any copayment, coinsurance, deductible or dollar limit provisions in the health insurance policy or contract.

**Highlight the section of the certificate that addresses the above-noted Department of Public Health requirements. [See Section 1 of Chapter 28 of the Acts of 2014 (the “Act”) that inserts Section 24N (M.G.L. c. 111, §24N(f)). This section of the act shall take effect June 30, 2014].**

## **REQUIREMENTS FOR PROVIDER DIRECTORIES [211 CMR 52.15]**

pg\_\_\_\_ According to 211 CMR 52.15(1)(a)-(d), “[a] carrier shall deliver a provider directory to at least one adult insured in each household upon enrollment and to a prospective or current insured upon request.

pg\_\_\_\_ Annually, thereafter, a carrier shall deliver to at least one adult insured in each household, or in the case of a group policy, to the group representative, a provider directory. The carrier may deliver a provider directory through an internet website. References to the term “internet website” shall include intranet websites and electronic mail, or “e-mail”.

pg\_\_\_\_ (a) The provider directory must contain a list of health care providers in the carrier's network available to insureds residing in Massachusetts, organized by specialty and by location and summarizing for each such provider the method used to compensate or reimburse such provider.

pg\_\_\_\_ 1. Nothing in 211 CMR 52.15(1)(a) shall be construed to require disclosure of the specific details of any financial arrangements between a carrier and a provider.

pg\_\_\_\_ 2. A carrier will be deemed to be in compliance with 211 CMR 52.15(1)(a) if the method of compensation is identified at least as specifically as “fee-for service” or “capitation.”

pg\_\_\_\_ 3. If any specific providers or type of providers requested by an insured are not available in said network, or are not a covered benefit, such information shall be provided in an easily obtainable manner.

pg\_\_\_\_ 4. Notwithstanding any general or specific law to the contrary, a carrier shall ensure that all participating provider nurse practitioners are included and displayed in a nondiscriminatory manner on any publicly accessible list of participating providers for the carrier. [see Filing Guidance Notice 2009-A]

pg\_\_\_\_ (b) The provider directory must contain a toll-free number that insureds can call to determine whether a particular health care provider is affiliated with the carrier.

pg\_\_\_\_ (c) The provider directory must contain an internet website address or link that insureds can visit to determine whether a particular provider is affiliated with the carrier.

Please advise whether your company's delivery system for provider directories is an internet website.

YES \_\_\_ NO \_\_\_

If YES, please respond to the following:

Check the following products for which the provider directory is made available electronically:

<input type="checkbox"/> MEDICAL	<input type="checkbox"/> DENTAL
<input type="checkbox"/> MENTAL HEALTH/SUBSTANCE ABUSE	<input type="checkbox"/> VISION
<input type="checkbox"/> PHARMACY	<input type="checkbox"/> OTHER [specify] _____

- \_\_\_\_\_ (d) If the carrier refers an insured to access provider directory information through an internet website, the carrier must be able to demonstrate compliance with the following:
1. The carrier has issued and delivered written notice to the insured that includes:
    - pg\_\_\_\_\_ (a) All necessary information and a clear explanation of the manner by which insureds can access their specific provider directory through an internet website;
    - pg\_\_\_\_\_ (b) A list of the specific information to be furnished by the carrier through an internet website;
    - pg\_\_\_\_\_ (c) The significance of such information to the insured;
    - pg\_\_\_\_\_ (d) The insured's right to receive, free of charge, a paper copy of the provider directory at any time;
    - pg\_\_\_\_\_ (e) The manner by which the insured can exercise the right to receive a paper copy at no cost to the insured; and
    - pg\_\_\_\_\_ (f) A toll-free number for the insured to call with any questions or requests.
  - pg\_\_\_\_\_ 2. The carrier has taken reasonable measures to ensure that the information and documents furnished in an internet website is **substantially the same as that contained in its paper documents [emphasis added]**.
  - pg\_\_\_\_\_ 3. All notice and time requirements applicable to the provider directory shall apply to information and documents made available by Internet. Information contained in the documents furnished in an internet website shall include the effective date and the published date of any updates, modifications or material changes.
  - pg\_\_\_\_\_ 4. The carrier updates the website as soon as practicable.
  - pg\_\_\_\_\_ 5. In the case of a group policy, the carrier delivers a paper copy of the provider directory to the group representative.
  - pg\_\_\_\_\_ 6. The carrier has taken reasonable measures to ensure that it furnishes, upon request of the insured, a paper copy of the provider directory.

**Please confirm that the carrier complies with items 3 through 6.**

- 
- 1) Forward sample copy(ies) of the notice(s) highlighting the requirements noted within 211 CMR 52.15(d)(1)(a-d).
  - 2) Forward sample copy(ies) of the website address(es) and documents appearing on its website(s) highlighting the provisions that are substantially the same as those required in its paper documents.

According to 211 CMR 52.15(2), “[a] carrier shall not be required to deliver a provider directory upon enrollment if a provider directory is delivered to the prospective or current insured, or in the case of a group policy, to the group representative, during applicable open enrollment periods.

**Please explain how the carrier complies with this requirement.**

According to 211 CMR 52.15(3) “[i]f delivering a paper copy of the provider directory, a carrier shall be deemed to have met the requirements of 211 CMR 52.15(1) if the carrier:

pg\_\_\_\_\_ (a) provides to at least one adult insured in each household, or in the case of a group policy, to the group representative, at least once per calendar year an addendum, insert, or other update to the provider directory originally provided under 211 CMR 52.15(1); and

pg\_\_\_\_\_ (b) updates its toll-free number within 48 hours and internet website as soon as practicable.

pg\_\_\_\_\_ According to 211 CMR 52.15(4), “[e]very provider directory described in 211 CMR 52.15 must contain the effective date, date of issue and expiration date if applicable.

Early in 2002, the Division became aware that certain providers in the Massachusetts market intended to modify their practices in April 2002 by charging an annual fee to members as a condition to continue to be part of the providers’ panel of patients. The Division was formally requested by certain carriers to opine as to whether carriers would be permitted to continue to include providers within their managed care networks if those providers required such fees as a condition for treatment. As is noted in a letter dated March 6, 2002 to Tufts Health Plan, the Division’s General Counsel indicated that it does not believe that the providers’ annual fee proposal “violates the current statutory and regulatory framework governing contracts between carriers and providers.” The Division’s General Counsel’s letter of March 6, 2002 instructs all carriers to:

pg\_\_\_\_\_ 1) confirm that the carrier monitors its network of providers;

pg\_\_\_\_\_ 2) confirm whether the carrier’s network includes network providers that require patients to pay an annual fee as a condition for inclusion within that provider’s panel of patients

pg\_\_\_\_\_ 3) if the network includes such providers, confirm that the carrier has amended its provider directory(ies) to clearly identify those providers that will be unavailable to its members who do not or cannot pay the annual fee to be part of the providers’ panel and highlight the page(s) that such information may be located within the directory(ies);”

pg\_\_\_\_\_ 4) Include with the filing a document that lists those contracted providers that charge an annual fee to members as a condition to continue to be a part of the providers’ panel of patients.

pg\_\_\_\_\_ 5) Confirm that the carrier will continue to monitor its network and will advise the Division as necessary regarding contracted providers that charge an annual fee as described above.

**Please include a statement within the filing that addresses each noted item above to consider the filing complete.**

As noted in Bulletin No. 02-07, in meeting the provisions of Chapter 80 of the Acts of 2000 (“Chapter 80”), carriers are to provide or arrange for the “full range of mandated services, including specific treatment modalities appropriate for all ages of patients and all types of covered mental conditions.” In addition, it is noted that carriers are to have “sufficient numbers of providers available in the network so that no patient must wait a medically inappropriate amount of time to receive care for acute conditions” and that “care is being delivered promptly and appropriately and that insureds are being provided adequate access as required by law.” In order to satisfy the provisions of Chapter 80 and Bulletin No. 02-07, it would appear that provider directories should include lists that address at least the following types of behavioral health providers:

- pg\_\_\_\_\_ (a) general behavioral health providers;
- pg\_\_\_\_\_ (b) child/pediatric and adolescent behavioral health providers;
- pg\_\_\_\_\_ (c) geriatric behavioral health providers;
- pg\_\_\_\_\_ (d) substance abuse providers or addictionologists; and
- pg\_\_\_\_\_ (e) eating disorder specialists.

pg\_\_\_\_\_ According to Chapter 80, carriers are required to provide or arrange for “a range of inpatient, intermediate, and outpatient services that shall permit medically necessary and active and noncustodial treatment for said mental disorders to take place in the least restrictive clinically appropriate setting . . . inpatient services may be provided in a general hospital licensed to provide such services, in a facility under the direction and supervision of the department of mental health, in a private mental hospital licensed by the department of mental health, or in a substance abuse facility licensed by the department of public health. Intermediate services shall include, but not be limited to, Level III community-based detoxification, acute residential treatment, partial hospitalization, day treatment and crisis stabilization licensed or approved by the department of public health or the department of mental health. Outpatient services may be provided in a licensed hospital, a mental health or substance abuse clinic licensed by the department of public health, a public community mental health center, or a professional office, or through home-based services, provided, however, services delivered in such offices or settings are rendered by a licensed mental health professional acting within the scope of his [or her] license.”

pg\_\_\_\_\_ Consistent with the requirements of 211 CMR 52.15(1)(a), indicate next to each provider in the directory their professional licensure designation(s) and clarify with footnotes or other prominent notes whether providers are or are not taking new patients and if they only see patients in certain settings (for example, in an inpatient or intermediate care setting).

**MATERIAL TO BE PROVIDED TO THE OFFICE OF PATIENT PROTECTION**  
**[211 CMR 52.16]**

**Please confirm the carrier complies with the above-noted requirements.**

---

---

---

**SMALL GROUP PRODUCTS** [M.G.L. c. 176J and regulation 211 CMR 66.00]

According to M.G.L. c. 176J §1, the term "Health benefit plan" is defined as “[a]ny individual, general, blanket or group policy of health, accident and sickness insurance issued by an insurer licensed under chapter 175; an individual or group hospital service plan issued by a non-profit hospital service corporation under chapter 176A; an individual or group medical service plan issued by a nonprofit medical service corporation under chapter 176B; and an individual or group health maintenance contract issued by a health maintenance organization under chapter 176G.

The term "health benefit plan" shall not include accident only, credit only, limited scope vision or dental benefits if offered separately; hospital indemnity insurance policies if offered as independent, non-coordinated benefits which for the purposes of this chapter shall mean policies issued under chapter 175 which provide a benefit not to exceed \$500 per day, as adjusted on an annual basis by the amount of increase in the average weekly wages in the commonwealth as defined in section 1 of chapter 152, to be paid to an insured or a dependent, including the spouse of an insured, on the basis of a hospitalization of the insured or a dependent; disability income insurance; coverage issued as a supplement to liability insurance; specified disease insurance that is purchased as a supplement and not as a substitute for a health plan and meets any requirements the commissioner by regulation may set; insurance arising out of a workers' compensation law or similar law; automobile medical payment insurance; insurance under which benefits are payable with or without regard to fault and which is statutorily required to be contained in a liability insurance policy or equivalent self insurance; long-term care if offered separately; coverage supplemental to the coverage provided under 10 U.S.C. 55 if offered as a separate insurance policy; or any policy subject to chapter 176K or any similar policies issued on a group basis, Medicare Advantage plans or Medicare Prescription drug plans. A health plan issued, renewed or delivered within or without the commonwealth to an individual who is enrolled in a qualifying student health insurance program under section 18 of chapter 15A shall not be considered a health plan for the purposes of this chapter and shall be governed by said chapter 15A. The commissioner may by regulation define other health coverage as a health benefit plan for the purposes of this chapter.”

Please confirm whether the filed plan is intended to be offered to individuals or groups with between one and fifty eligible employees.

YES\_\_\_\_ NO\_\_\_\_

**If NO**, please provide the legal basis why the filed plan is not subject to the above-noted statute and regulation within your cover letter.

**If YES**, please review Massachusetts small group law M.G.L. c. 176J and regulation 211 CMR 66.00 including guaranteed issue and guaranteed renewal requirements. Please review that law and include provisions as required. In addition, please identify the section(s) and page number(s) of the documents filed that address the following issues:

## **DEFINITIONS [M.G.L. c. 176J §1 and 211 CMR 66.04 (if used)]**

pg\_\_\_\_\_ **Creditable coverage** “coverage of an individual under any of the following health plans with no lapse of coverage of more than 63 days: (a) a group health plan; (b) a health plan, including, but not limited to, a health plan issued, renewed or delivered within or without the commonwealth to an individual who is enrolled in a qualifying student health insurance program under section 18 of chapter 15A or a qualifying student health program of another state; (c) Part A or Part B of Title XVIII of the Social Security Act; (d) Title XIX of the Social Security Act, other than coverage consisting solely of benefits under section 1928; (e) 10 U.S.C. 55; (f) a medical care program of the Indian Health Service or of a tribal organization; (g) a state health benefits risk pool; (h) a health plan offered under 5 U.S.C. 89; (i) a public health plan as defined in federal regulations authorized by the Public Health Service Act, section 2701(c)(1)(I), as amended by Public Law 104-191; (j) a health benefit plan under the Peace Corps Act, 22 U.S.C. 2504(e); (k) coverage for young adults as offered under section 10 of chapter 176J; or (l) any other qualifying coverage required by the Health Insurance Portability and Accountability Act of 1996, as it is amended, or by regulations promulgated under that act.”

pg\_\_\_\_\_ **Date of enrollment** “with respect to an individual covered under a group health plan or health insurance coverage, the date of enrollment of the individual in the plan or coverage or, if earlier, the first day of the waiting period for such enrollment.

pg\_\_\_\_\_ **Eligible dependent** “the spouse or child of an eligible person, subject to the applicable terms of the health benefit plan covering such employee. The child of an eligible individual or eligible employee shall be considered an eligible dependent until the end of the child’s twenty-sixth year of age..” (see **Section 43 of Chapter 35 of the Acts of 2013**)

pg\_\_\_\_\_ **Eligible employee** “an employee who: (1) works on a full-time basis with a normal work week of thirty or more hours, and includes an owner, a sole proprietor or a partner of a partnership; provided however, that such owner, sole proprietor or partner is included as an employee under a health care plan of an eligible small business; and provided, however, that “eligible employee” does not include an employee who works on a temporary or substitute basis, and (2) is hired to work for a period of not less than five months.”

pg\_\_\_\_\_ **Eligible individual** “an individual who is a resident of the commonwealth..” (see **Section 44 of Chapter 35 of the Acts of 2013**)

pg\_\_\_\_\_ **Eligible small business or group** “any sole proprietorship, firm, corporation, partnership or association actively engaged in business who, on at least fifty percent of its working days during the preceding year, employed from among one to not more than fifty eligible employees, the majority of whom worked in the commonwealth; provided, however, that a health carrier may offer health insurance to a business of more than fifty employees in accordance with the provisions of this chapter. In determining the number of eligible employees, a business shall be considered to be 1 eligible small business or group if: (1) it is eligible to file a combined tax return for purpose of state taxation, or (2) its companies are affiliated companies through the same corporate parent. Except as otherwise specifically provided, provisions of this chapter which apply to an eligible small business shall continue to apply through the end of the rating period in which an eligible insured no longer meets the requirements of this definition. An eligible small business that exists within a MEWA shall be subject to this chapter.”

pg\_\_\_\_\_ **Emergency services** “services to treat a medical condition, whether physical or mental, manifesting itself by symptoms of sufficient severity, including severe pain, that the absence of prompt medical attention could reasonably be expected by a prudent layperson who possesses an average knowledge of health and medicine, to result in placing the health of an insured or another person in serious jeopardy, serious impairment to body function, or serious dysfunction of any body organ or part, or, with respect to a pregnant woman, as further defined in section 1867(e)(1)(B) of the Social Security Act, 42 U.S.C. 1395dd(e)(1)(B).”

pg\_\_\_\_\_ **Group health plan** “an employee welfare benefit plan, as defined in section 3(1) of the Employee Retirement Income Security Act of 1974, 29 U.S.C. 1002, to the extent that the plan provides medical care, and including items and services paid for as medical care to employees or their dependents, as defined under the terms of the plan directly or through insurance, reimbursement or otherwise. For the purposes of this chapter, medical care means amounts paid for (i) the diagnosis, cure, mitigation, treatment or prevention of disease, or amounts paid for the purpose of affecting any structure or function of the body; (ii) amounts paid for transportation primarily for and essential to medical care referred to in clause (i); and (iii) amounts paid for insurance covering medical care referred to in clauses (i) and (ii). Any plan, fund or program which would not be, but for section 2721(e) of the federal Public Health Service Act, an employee welfare benefit plan, and which is established or maintained by a partnership, to the extent that the plan, fund or program provides medical care, including items and services paid for as medical care, to present or former partners in the partnership, or to their dependents, as defined under the terms of the plan, fund or program, directly or through insurance, reimbursement or otherwise, shall be treated, subject to clause (a), as an employee welfare benefit plan which is a group health plan. In a group health plan, (a) the term “employer” also includes the partnership in relation to any partner; and (b) the term “participant” also includes:

(1) in connection with a group health plan maintained by a partnership, an individual who is a partner of the partnership; or

(2) in connection with a group health plan maintained by a self-employed individual, under which 1 or more employees are participants, the self-employed individual if that individual is, or may become, eligible to receive a benefit under the plan or that individual’s beneficiaries may be eligible to receive any benefit.”

pg\_\_\_\_\_ **Health benefit plan** “any individual, general, blanket or group policy of health, accident and sickness insurance issued by an insurer licensed under chapter 175; an individual or group hospital service plan issued by a non-profit hospital service corporation under chapter 176A; an individual or group medical service plan issued by a nonprofit medical service corporation under chapter 176B; and an individual or group health maintenance contract issued by a health maintenance organization under chapter 176G. Health benefit plans shall not include: accident only, credit only, limited scope vision or dental benefits if offered separately; hospital indemnity insurance policies if offered as independent, non-coordinated benefits which for the purposes of this chapter shall mean policies issued under chapter 175 which provide a benefit not to exceed \$500 per day, as adjusted on an annual basis by the amount of increase in the average weekly wages in the commonwealth as defined in section 1 of chapter 152, to be paid to an insured or a dependent, including the spouse of an insured, on the basis of a hospitalization of the insured or a dependent; disability income insurance; coverage issued as a supplement to liability insurance; specified disease insurance that is purchased as a supplement and not as a substitute for a health plan and meets any requirements the commissioner by regulation may set; insurance arising out of a workers’ compensation law or similar law; automobile medical payment insurance; insurance under which benefits are payable with or without regard to fault and which is statutorily required to be contained in a liability insurance policy or equivalent self insurance; long-term care if offered separately; coverage supplemental to the coverage provided under 10 U.S.C. 55 if offered as a separate insurance policy; or any policy subject to chapter 176K or any similar policies issued on a group basis, Medicare Advantage plans or Medicare Prescription drug plans. A health plan issued, renewed or delivered within or without the commonwealth to an individual who is enrolled in a qualifying student health insurance program under section 18 of chapter 15A shall not be considered a health plan for the purposes of this chapter and shall be governed by said chapter 15A. The commissioner may by regulation define other health coverage as a health benefit plan for the purposes of this chapter.

pg\_\_\_\_\_

- pg\_\_\_\_ **Qualified association** “a Massachusetts nonprofit or not-for-profit corporation or other entity organized and maintained for the purposes of advancing the occupational, professional, trade or industry interests of its association members, other than that of obtaining health insurance, and that has been in active existence for at least 5 years, that comprises at least 100 association members and membership in which is generally available to potential association members of such occupation, profession, trade or industry without regard to the health condition or status of a prospective association member or the employees and dependents of a prospective association member.
- pg\_\_\_\_ **Resident** “a natural person living in the commonwealth, but the confinement of a person in a nursing home, hospital or other institution shall not by itself be sufficient to qualify a person as a resident.”
- pg\_\_\_\_ **Small business group purchasing cooperative, or group purchasing cooperative** “a Massachusetts nonprofit or not-for-profit corporation or association, approved as a qualified association by the commissioner under section 13, all the members of which are part of a qualified association which negotiates with 1 or more carriers for the issuance of health benefit plans that cover employees, and the employees’ dependents, of the qualified association’s members.”
- pg\_\_\_\_ **Wellness program or health management program** “an organized system designed to improve the overall health of participants through activities that may include, but shall not be limited to, education, health risk assessment, lifestyle coaching, behavior modification and targeted disease management.”

**GUARANTEE ISSUE/GUARANTEE RENEWABLE**

pg\_\_\_\_ Every carrier shall make available to every eligible individual and every small business, including an eligible small group or eligible individual a certificate that evidences coverage under a policy or contract issued or renewed to a trust, association or other entity that is not a group health plan, as well as to their eligible dependents, every health benefit plan that it provides to any other eligible individual or eligible small business. No health plan may be offered to an eligible individual or an eligible small business unless it complies with this chapter. Upon the request of an eligible small business or an eligible individual, a carrier must provide that group or individual with a price for every health benefit plan that it provides to any eligible small business or eligible individual. Except under the conditions set forth in paragraph (3) of subsection (a) and paragraph (2) of subsection (b), every carrier shall enroll any eligible small business or eligible individual which seeks to enroll in a health benefit plan. Every carrier shall permit every eligible small business group to enroll all eligible persons and all eligible dependents; provided that the commissioner shall promulgate regulations which limit the circumstances under which coverage must be made available to an eligible employee who seeks to enroll in a health benefit plan significantly later than he was initially eligible to enroll in a group plan. [M.G.L. c. 176J §4(a)(1)]

pg\_\_\_\_ A carrier shall enroll eligible individuals, as defined by section 1, and eligible individuals, as defined in section 2741 of the Health Insurance Portability and Accountability Act of 1996, 42 U.S.C. section 300gg-41(b), into a health plan if those individuals request coverage within 63 days of termination of any prior creditable coverage. A carrier shall also enroll eligible individuals, as permitted under the Patient Protection and Affordable Care Act, Public Law 111-148, and any rules, regulations and guidances applicable thereto, as amended from time to time. A carrier shall enable any such eligible individual to renew coverage if that coverage is available to other eligible individuals. Coverage shall become effective in accordance with said Patient Protection and Affordable Care Act, and any rules, regulations and guidances applicable thereto, as amended from time to time, subject to reasonable verification of eligibility, and shall be effective through December 31 of that same year. Carriers shall notify any such eligible individuals that:

pg\_\_\_\_ (i) coverage shall be in effect only through December 31 of the year of enrollment;

pg\_\_\_\_ (ii) if any such eligible individual is in a health plan with a plan-year deductible or out-of-pocket maximum, an explanation of how that deductible or out-of-pocket maximum and premiums will be impacted for the period between the plan effective date and December 31 of the enrollment year; and

pg\_\_\_\_ (iii) the next open enrollment period during which any such eligible individual shall have the opportunity to enroll in a health plan that will begin on January 1 of the following calendar year.

pg\_\_\_\_ A carrier shall not impose a pre-existing condition exclusion or waiting period of any duration on a health plan. [M.G.L. c. 176J §4(a)(2); see also Section 49 of Chapter 35 of the Acts of 2013]

pg\_\_\_\_ A carrier shall enroll an eligible individual who does not meet the requirements of paragraph (2) into a health benefit plan during the mandatory open enrollment period for eligible individuals and the eligible dependents of those individuals.[M.G.L. c. 176J §4(a)(3)]

pg\_\_\_\_\_ Notwithstanding any other provision in this section, a carrier may deny an eligible individual or eligible small group enrollment in a health benefit plan if the carrier certifies to the commissioner that the carrier intends to discontinue selling that health benefit plan to new eligible individuals or eligible small businesses. A health benefit plan closed to new members may be cancelled and discontinued to all members upon the approval of the commissioner of insurance when such plan has been closed to enrollment for new individuals and small groups and the carrier has complied with the requirements of 42 U.S.C. Sec. 300gg-12; provided, however, that cancellation of the plan shall be effective on the individual or small group's next enrollment anniversary after such cancellation is approved by the commissioner of insurance. The commissioner may promulgate regulations prohibiting a carrier from using this paragraph to circumvent the intent of this chapter. **[M.G.L. c. 176J §4(b)(1)]**

pg\_\_\_\_\_ A carrier shall not be required to issue a health benefit plan to an eligible individual or eligible small business if the carrier can demonstrate to the satisfaction of the commissioner that within the prior 12 months, (a) the eligible individual or eligible small business has repeatedly failed to pay on a timely basis the required health premiums; or, (b) the eligible individual or eligible small business has committed fraud, misrepresented whether or not a person is an eligible individual or eligible employee, or misrepresented other information necessary to determine the size of a group, the participation rate of a group, or the premium rate for a group; or (c) the eligible individual or eligible small business has failed to comply in a material manner with a health benefit plan provision, including for an eligible small business, compliance with carrier requirements regarding employer contributions to group premiums; or (d) the eligible individual voluntarily ceases coverage under a health benefit plan; provided that the carrier shall be required to credit the time such person was covered under prior creditable coverage provided by a carrier if the previous coverage was continuous to a date not more than 63 days prior to the date of the request for the new coverage. A carrier shall not be required to issue a health benefit plan to an eligible individual or eligible small business if the individual or small business fails to comply with the carrier's requests for information which the carrier deems necessary to verify the application for coverage under the health benefit plan. **[M.G.L. c. 176J §4(b)(2)]**

A carrier shall not be required to issue a health benefit plan to an eligible individual or eligible small business if the carrier can demonstrate to the satisfaction of the commissioner that:--

pg\_\_\_\_\_ (i) the small business fails at the time of issuance or renewal to meet a participation requirement established under the definition of participation rate in section 1; or

pg\_\_\_\_\_ (ii) acceptance of an application or applications would create for the carrier a condition of financial impairment, and the carrier makes such a demonstration to the same commissioner. **[M.G.L. c. 176J §4(b)(3)]**

pg\_\_\_\_\_ Notwithstanding any other provision in this section, a carrier may deny an eligible individual or an eligible small business with 5 or fewer eligible employees enrollment in a health benefit plan unless the eligible individual or eligible small business enrolls through an intermediary or the connector. If an eligible individual or an eligible small business with 5 or fewer eligible employees elects to enroll through an intermediary or the connector, a carrier may not deny that eligible individual or eligible small business enrollment. The carrier shall implement such requirements consistently, treating all similarly situated eligible individuals and eligible small businesses in a similar manner. **[M.G.L. c. 176J §4(b)(4)]**

pg\_\_\_\_\_ Every health benefit plan shall be renewable as required by the Health Insurance Portability and Accountability Act of 1996 as amended, or by regulations promulgated under that act. **[M.G.L. c. 176J §4(c)(1)]**

pg\_\_\_\_\_ A carrier shall not be required to renew the health benefit plan of an eligible individual or eligible small business if the individual or small business: (i) has not paid the required premiums; (ii) has committed fraud, misrepresented whether or not a person is an eligible individual or eligible employee, or misrepresented information necessary to determine the size of a group, the participation of a group, or the premium rate for a group; (iii) failed to comply in a material manner with health benefit plan provisions including, for employers, carrier requirements regarding employer contributions to group premiums; (iv) fails, at the time of renewal, to meet the participation requirements of the plan; (v) fails, at the time of renewal, to satisfy the definition of an eligible individual or eligible small business; or, (vi) in the case of a group, is not actively engaged in business. [M.G.L. c. 176J §4(c)(2)]

pg\_\_\_\_\_ A carrier may refuse to renew enrollment for an eligible individual, eligible employee or eligible dependent if: (i) the eligible individual, eligible employee or eligible dependent has committed fraud, misrepresented whether or not he or she is an eligible individual, eligible employee or eligible dependent, or misrepresented information necessary to determine his eligibility for a health benefit plan or for specific health benefits; or (ii) the eligible individual, eligible employee or eligible dependent fails to comply in a material manner with health benefit plan provisions. [M.G.L. c. 176J §4(c)(3)]

pg\_\_\_\_\_ Nothing in this chapter shall prohibit a carrier from offering coverage in a group to a person, and his dependents, who does not satisfy the hours per week or period employed portions of the definition of eligible employee. [M.G.L. c. 176J §4(d)]

pg\_\_\_\_\_ No policy shall exclude an eligible individual, eligible employee or eligible dependent on the basis of age, occupation, actual or expected health condition, claims experience, duration of coverage or medical condition [M.G.L. c. 176J §5]

#### **INTERMEDIARY REQUIREMENTS [M.G.L. c. 176J §4(b)(4)]:**

A carrier may deny an eligible individual or a group of five or fewer eligible employees enrollment in a health benefit plan unless the eligible individual or the group enrolls through an intermediary or through the Connector,

**Please confirm whether the carrier requires eligible individuals or groups of five or fewer eligible employees enrolls through an intermediary or through the Connector.**

YES \_\_\_ NO\_\_\_ If Yes, respond to the following:

A carrier may condition the enrollment of an individual and/or a group of five or fewer eligible persons on the group enrolling through an intermediary only if the intermediary has at least 30 days prior to enrolling eligible individuals and/or eligible small businesses filed with the commissioner two copies of a report that contains at least the following information certified by an officer of the organization in a format specified by the commissioner. [211 CMR 66.13(3)(a)]

Please (1) provide a list of the name(s), address(es) and telephone number(s) of the intermediaries that the carrier requires eligible individuals or groups of five or fewer eligible employees to enroll and (2) certify that the carrier has confirm with the intermediary(ies) that the interemediary(ies) have filed to the Division as required by 211 CMR 66.13(3)(a) and 211 CMR 66.13(3)(b).

**ANNUAL ACTUARIAL OPINION [M.G.L. c. 176J §7]:**

According to M.G.L. c. 176J §7(a)2, “[e]very carrier shall make reasonable disclosure to prospective small business insureds, as part of its solicitation and sales material of...(2) the participation requirements or participation rate adjustments of the carrier for each health benefit plan.

**Please confirm that the carrier will comply with this requirement.**

---

According to M.G.L. c. 176J §7(b), “[e]very carrier, as a condition of doing business...on and after January 1, 2007, shall electronically file with the commissioner an annual actuarial opinion that the carrier’s rating methodologies and rates to be applied in the upcoming calendar year comply with the requirements of this chapter and any regulations promulgated under the authority of this chapter...shall file electronically an annual statement of the number of eligible individuals, eligible employees and eligible dependents, as of the close of the preceding calendar year, enrolled in a health benefit plan offered by the carrier.”

In addition, [e]very carrier shall maintain at its principal place of business a complete and detailed description of its rating practices including information and documentation which demonstrates that its rating methods and practices are based upon commonly accepted actuarial assumptions, are under sound actuarial principles, and comply with this chapter. Such information shall be made available to the commissioner upon request, but shall remain confidential.”

**Please include (1) a certification stating when the annual actuarial opinion(s) were last filed with the Division (2) the class(es) of business filed and (3) the time period the opinion(s) encompassed.**

According to M.G.L. c. 176J §7(c), “[e]very carrier shall notify the commissioner regarding any material changes or additions to the actuarial methodology at least 30 days before the effective date of the change or addition, including amendments to rate basis types, rating factors, intermediary relationships, distribution networks and products offered within this market. If the commissioner determines that a carrier is not complying with this chapter, the commissioner may disapprove the rating methodologies and the rates which the carrier uses.

**Please confirm that the carrier will comply with this requirement.**

---

## **INDIVIDUAL PROTECTIONS**

### **EVIDENCE OF COVERAGE:**

pg\_\_\_\_ All policies must include at least a 10-day right of examination from date of delivery and such right must be explained in the policy. *211 CMR 42.05(1)(e)*

pg\_\_\_\_ Each form must include an identification code on the lower left-hand corner of the first page. *M.G.L. c. 175 §108 2(a)(6)*

### **POLICY REPLACEMENT:**

#### 211 CMR 42.08: Requirements for Replacement

pg\_\_\_\_ (1) Application forms must contain a question to elicit information as to whether the insurance to be issued is to replace any other accident and sickness insurance currently in force. A supplementary application or other form to be signed by the applicant containing such a question may be used.

pg\_\_\_\_ (2) An agent or carrier soliciting the sale, upon determining that the sale would involve replacement, must furnish to the applicant, at the time of taking the application, or before the policy is issued the notice described in 211 CMR 42.99. A copy of the notice must be left with or retained by the applicant and a signed copy must be retained by the carrier.

### **DISCLOSURE – 211 CMR 42.09**

(4) Required Disclosure for Medicare-Eligible Policyholders and Certificateholders

(a) Guide to Health Insurance for People with Medicare.

1. Carriers of accident and sickness policies or certificates which provide hospital or medical expense coverage on an expense incurred or indemnity basis to a person(s) eligible for Medicare must provide to those applicants a Guide to Health Insurance for People with Medicare in the form developed jointly by the National Association of Insurance Commissioners and the Health Care Financing Administration and in a type size no smaller than 12 point type. The Guide shall also include an attachment concerning the Massachusetts Medicare Supplement Insurance Program in a form prescribed by the Commissioner in a type size no smaller than 12 point type. Delivery of the Guide shall be made whether or not such policies or certificates are advertised, solicited or issued as Medicare Supplement policies or certificates as defined in 211 CMR 71.00. Except in the case of direct response carriers, delivery of the Guide shall be made to the applicant at the time of application and acknowledgment of receipt of the Guide shall be obtained by the carrier. Direct response carriers shall deliver the Guide to the applicant upon request but not later than at the time the Policy is delivered.

2. For the purposes of 211 CMR 42.09(5)(a)1., "form" means the language, format, type size, type proportional spacing, bold character and line spacing.

**Please confirm the carrier complies with the above-noted requirements.**

---

(b) Required Notice for Non-Medicare Supplement Policies.

1. Any accident and sickness insurance or long-term care insurance policy or certificate, other than a Medicare Supplement policy, a policy issued pursuant to a contract under Section 1876 of the federal Social Security Act (42 U.S.C. § 1395, et seq.); disability income policy or other policy identified in 211 CMR 71.02(2), issued for delivery in to persons eligible for Medicare shall notify insureds under the policy that the policy is not a Medicare Supplement policy or certificate. The notice shall either be printed or attached to the first page of the outline of coverage delivered to insureds under the policy, or if no outline of coverage is delivered, to the first page of the policy, or certificate delivered to insureds. The notice shall be in no less than 12 point type and shall contain the following language:

pg \_\_\_\_\_ "THIS [POLICY OR CERTIFICATE] IS NOT A MEDICARE SUPPLEMENT [POLICY OR CONTRACT]. If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare available from the company."

**Highlight the section of the first page of the certificate or the first page of the outline of coverage that addresses the above requirement.**

- pg \_\_\_\_\_
2. Applications provided to persons eligible for Medicare for the health insurance or long-term care insurance policies or certificates described in 211 CMR 71.13(2)(d)5.a shall disclose, using the applicable statement in 211 CMR 71.100: Appendix H, the extent to which the policy duplicates Medicare. The disclosure statement shall be provided as a part of, or together with, the application for the policy or certificate.

**Highlight the section of the application that addresses this requirement.**

**REQUIRED NOTICE FOR POLICY REPLACEMENT [211 CMR42.11]:**

The notice required by 211 CMR 42.08 shall be provided, in substantially the following form:

**NOTICE TO APPLICANT**

**REGARDING REPLACEMENT OF ACCIDENT AND SICKNESS INSURANCE**

According to (your application) (the information furnished by you), you intend to lapse or otherwise terminate your present policy and replace it with a policy to be issued by \_\_\_ Insurance Company. For your own information and protection, certain facts should be pointed out to you which could affect your rights to coverage under the new policy.

1. Health conditions which you may presently have may not be covered under the new policy. This could result in a claim for benefits being denied which may have been payable under your present policy.
2. Even though some of your present health conditions may be covered under the new policy, these conditions may be subject to certain waiting periods under the new policy before coverage is effective.
3. Questions in the application for the new policy must be answered truthfully and completely; otherwise, the validity of the policy and the payment of any benefits thereunder may be voided.
4. It may be to your advantage to secure the advice of your present carrier or its agent regarding the proposed replacement of your present policy. This is your right, under the policy you have chosen.

The above "Notice to Applicant" was delivered to me on (date).

\_\_\_\_\_ Applicant

**Forward a copy of the document that the carrier utilizes to satisfy this requirement.**

**APPLICATION FORM** - Application form must conform to requirements of M.G.L. c. 175I:

pg\_\_\_\_ Please confirm that the carrier is in compliance with M.G.L. c. 175I as well as the Federal HIPPA Privacy Notice [Title 45 of the Code of Federal Regulations ("CFR") Parts 160 and 164].

---

**Form and Content of Policy Applications – [211 CMR 40.13]:**

When a person uses an application form to be completed by the applicant as an offer to contract for an insured health plan, such application form shall contain statements disclosing to the applicant the nature of the policy offered for sale. In complying with 211 CMR 40.13 the following guidelines as to the contents and applicability of disclosure requirements shall be used.

pg\_\_\_\_ 1. If the advertised or marketed policy contains a provision which allows the carrier to deny claims for any loss, where the cause of such loss is in some manner traceable to a condition existing prior to the effective date of the policy, the application shall state clearly and unambiguously in negative terms the nature and extent of that exclusion in accordance with guidelines spelled out in 211 CMR 40.07(3)(a).

**[Pre-Existing Conditions - 211 CMR 40.07(3)(a).**

A marketing method shall, in negative terms, disclose the extent to which any loss is not covered if the cause of such loss is traceable to a condition existing prior to the effective date of the policy or it shall be considered misleading and therefore prohibited. The use of the term "pre-existing condition" without an appropriate definition or description shall not be used or it shall be considered misleading, and therefore prohibited.]

pg\_\_\_\_ 2. If the application is for a policy whose benefits are subject to a waiting period either of the deductible kind, *e.g.* "fifth day for sickness" or of the one-time exclusionary kind, "30 day" or "six months for certain conditions," the application must disclose in negative terms the nature of such exclusion.

pg\_\_\_\_ 3. The application must disclose for all health policies whether or not and to what extent benefits are or are not contingent upon hospital confinement.

pg\_\_\_\_ 4. The application must disclose the premium rate for the policy being solicited.

pg\_\_\_\_ 5. The application must disclose clearly and unambiguously the terms of renewability and premium guarantee, if any.

pg\_\_\_\_ 6. At the completion of the above required statements of disclosure space shall be made for the applicant's signature acknowledging understanding of such disclosures.

**211 CMR 42.08: Requirements for Replacement**

pg\_\_\_\_ (1) Application forms must contain a question to elicit information as to whether the insurance to be issued is to replace any other accident and sickness insurance currently in force. A supplementary application or other form to be signed by the applicant containing such a question may be used.

pg\_\_\_\_ (2) An agent or carrier soliciting the sale, upon determining that the sale would involve replacement, must furnish to the applicant, at the time of taking the application, or before the policy is issued the notice described in 211 CMR 42.99. A copy of the notice must be left with or retained by the applicant and a signed copy must be retained by the carrier.

**COMPLIANCE WITH M.G.L. C. 175 §108**

*Mandatory Provisions: (These must be in the policy)*

- pg\_\_\_\_ Entire Contract; Changes
- pg\_\_\_\_ Time Limit on Certain Defenses
- pg\_\_\_\_ Grace Period *but note that c. 176M states that payment within 60 days will be considered timely*
- pg\_\_\_\_ Reinstatement
- pg\_\_\_\_ Notice of Claim *but see 4.(c) in §108 for notice of claim for accident and sickness insurance*
- pg\_\_\_\_ Claim Forms
- pg\_\_\_\_ Proof of Loss
- pg\_\_\_\_ Time of Payment of Claims
- pg\_\_\_\_ Payment of Claims
- pg\_\_\_\_ Physical examinations
- pg\_\_\_\_ Legal actions
- pg\_\_\_\_ Change of beneficiary--If company claims this particular provision is not applicable to the policy, company must state the reasons why the policy is exempt from this requirement.

**Incomplete descriptions of the above mandatory provisions will not be approved.**