

Accident & Health Working Group

This conference call considered the request of the Regulatory Frameworks Committee for an AHWG recommendation on retention, deletion or amendment of the following NAIC models:

130 - Accident and Health Policy Regulatory Law to Require Filing and Prior Approval of Individual Accident and Health Policies,

133 - Official Guide for Filing and Approval of Accident and Health Contracts, and

134 - Guidelines for Filing of Rates for Individual health Insurance Forms.

AHWG Chairperson Mike Batte (NM) presided over the call. Of the thirteen AHWG members, six (AK, FL, ME, MN, NM, and TX) attended the call, so no quorum was present.

Julia Philips (MN) opened discussion of a proposal to delete 130 and 133, while retaining 134 for revision in 2004.

One regulator proposed deletion of 134 as well. He felt that the standards of 134 were sometimes the basis of insurer objection to conflicting state-adopted guidance. Julia Philips indicated that this type of objection was generally not successful.

Bill Weller of HIAA indicated that there is an Academy working group on the rate filing issues covered by 134 but that consensus may be difficult to achieve.

Before adjournment of the call, Chairperson Batte summarized the feeling of the regulators on the call as in favor of deletion of 130 and 133 and amendment of 134. The AHWG will take up the request of the Regulatory Framework Committee in Anaheim.

Ken Faig, FSA, MAAA

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