

INDIVIDUAL POLICY/CERTIFICATE Filing Guidance – FORM REVIEW REQUIREMENTS

TOIS: H16I Individual Health – Major Medical

Sub TOIs: .005A PPO .005B POS .005C Other

REVIEW REQUIREMENT	AUTHORITY	DESCRIPTION
<p>Rewards or incentives for insurer wellness or health improvement programs</p> <p><u>Also see Wellness section under the Federal Requirements Checklist</u></p>	<p>ORC 3901.56</p>	<p>An insurer may offer a wellness or health improvement program that provides rewards or incentives, including merchandise; gift cards; debit cards; premium discounts or rebates; contributions to a health savings account; modifications to copayment, deductible, or coinsurance amounts; or any combination of these incentives, to encourage participation or to reward participation in the program.</p> <p>A wellness or health improvement program offered by an insurer under this section shall not be construed to violate division (E) of section 1751.31 or division (G) of section 3901.21 of the Revised Code if the program is disclosed in the policy or plan.</p> <p>The insured may be required to provide verification, such as a statement from their physician, that a medical condition makes it unreasonably difficult or medically inadvisable for the individual to participate in the wellness or health improvement program.</p> <p>Nothing in this section shall prohibit an insurer from offering incentives or rewards to members for adherence to wellness or health improvement programs if otherwise allowed by federal law.</p> <p>Nothing under division (C)(1) of section 3923.571 or section 3924.25 of the Revised Code shall be construed as prohibiting an insurer from offering a wellness or health improvement program or restricting the amount an employee is charged for coverage under a group policy after the application of any premium discounts or rebates, or modifying otherwise applicable copayments or deductibles for adherence to wellness or health improvement programs.</p> <p>For purposes of this section, "insurer" means a life insurance company, sickness and accident insurer, multiple employer welfare arrangement, public employee benefit plan, or health insuring corporation.</p>
<p>No coverage for non-therapeutic abortions</p> <p><u>Also see the No Coverage for Certain</u></p>	<p>ORC 3901.87</p>	<p>(A) No qualified health plan shall provide coverage for a nontherapeutic abortion.</p> <p>(B) As used in this section:</p> <p>(1) "Nontherapeutic abortion" has the same meaning as in section 124.85 of the Revised</p>

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<p><u>Abortions Services section of the Federal Form Review Requirements Checklist</u></p>		<p>Code.</p> <p>(2) "Qualified health plan" means any qualified health plan as defined in section 1301 of the "Patient Protection and Affordable Care Act," 42 U.S.C. 18021 , offered in this state through an exchange created under that act.</p>
<p>Certification of non-English forms</p> <p><u>See definitions in ORC 3902.02</u></p>	<p>ORC 3902.03 (B)</p>	<p>(B) Any non-English language policy delivered or issued for delivery in this state is deemed to be in compliance with division (A)(1) of section 3902.04 of the Revised Code if the insurer certifies that such policy is translated from an English language policy that complies with division (A)(1) of section 3902.04 of the Revised Code.</p>
<p>Language, format and certification requirements</p> <p><u>See definitions in ORC 3902.02</u></p>	<p>ORC 3902.04</p>	<p>(A) No policy forms, except as stated in section 3902.03 of the Revised Code, shall be delivered or issued for delivery in this state on or after the dates such forms must be approved under sections 3902.01 to 3902.08 of the Revised Code, unless:</p> <p>(1) The text achieves a minimum score of forty on the Flesch reading ease test, or an equivalent score on any other comparable test as provided in division (C) of this section;</p> <p>(2) It is printed, except for specification pages, schedules, and tables, in not less than ten-point type, one point leaded;</p> <p>(3) The style, arrangement, and overall appearance of the policy give no undue prominence to any portion of the text of the policy, or to any endorsements or riders;</p> <p>(4) It contains a table of contents or an index of the principal sections of the policy, if the policy has more than three thousand words printed on three or fewer pages of text, or if the policy has more than three pages regardless of the number of words.</p> <p>(B) For the purposes of this section, a Flesch reading ease test score shall be measured by the following method:</p> <p>(1) For policy forms containing ten thousand words or less of text, the entire form shall be analyzed. For policy forms containing more than ten thousand words, the readability of two</p>

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		<p>two-hundred word samples per page may be analyzed instead of the entire form. The samples shall be separated by at least twenty printed lines.</p> <p>(2) The number of words and sentences in the text shall be counted and the total number of words divided by the total number of sentences. The figure obtained shall be multiplied by a factor of one and fifteen thousandths.</p> <p>(3) The total number of syllables shall be counted and divided by the total number of words. The figure obtained shall be multiplied by a factor of eighty-four and six-tenths.</p> <p>(4) The sum of the figures computed under divisions (B)(2) and (3) of this section subtracted from two hundred six and eight hundred thirty-five thousandths equals the Flesch reading ease score for the policy form.</p> <p>(5) For purposes of divisions (B)(2), (3), and (4) of this section, the following procedures shall be used:</p> <p>(a) A contraction, hyphenated word, or numbers and letters, when separated by spaces, shall be counted as one word.</p> <p>(b) A unit of words ending with a period, semicolon, or colon, but excluding headings and captions, shall be counted as a sentence.</p> <p>(c) A syllable means a unit of spoken language consisting of one or more letters of a word as divided by an accepted dictionary. Where the dictionary shows two or more equally acceptable pronunciations of a word, the pronunciation containing fewer syllables may be used.</p> <p>(6) As used in this section, "text" includes all printed matter, except the following:</p> <p>(a) The name and address of the insurer, the name, number, or title of the policy, the table of contents or index, captions and subcaptions, specification pages, schedules, or tables;</p> <p>(b) Any policy language that is drafted to conform to the requirements of any federal law, regulation, or agency interpretation; any policy language required by any collectively</p>

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		<p>bargained agreement; any medical terminology; any words that are defined in the policy; and any policy language required by law or regulation; provided however, the insurer identifies the language or terminology excepted by this paragraph and certifies, in writing, that the language or terminology is entitled to be excepted by this paragraph.</p> <p>(C) Any other reading test may be approved by the superintendent of insurance for use as an alternative to the Flesch reading ease test if it is comparable in result to the Flesch reading ease test.</p> <p>(D) Every filing subject to this section shall be accompanied by a certificate signed by an officer of the insurer stating that the filing meets the minimum reading ease score on the test used, or stating that the score is lower than the minimum required but should be approved in accordance with section 3902.06 of the Revised Code. To confirm the accuracy of any certification, the superintendent may require the submission of further information to verify the certification in question.</p> <p>(E) At the option of the insurer, riders, endorsements, applications, and other forms made a part of the policy may be scored as separate forms or as part of the policy with which they may be used.</p>
<p>Necessary provisions</p> <p><u>See definitions in ORC 3923.01 and 3923.011</u></p>	<p>ORC 3923.03 (A)(B)(C)</p>	<p>No policy of sickness and accident insurance shall be delivered, issued for delivery, or used in this state unless all the following requirements are complied with:</p> <p>(A) The entire money and other considerations therefor are expressed therein.</p> <p>(B) The time at which insurance takes effect and terminates is expressed therein.</p> <p>(C) It purports to insure only one person, except that a policy may be issued to the head of a family, who for this purpose may be the husband or the wife and who is considered the policyholder, covering any two or more members of any one family, including husband, wife, dependent children, any children under the age of nineteen, and other dependents living with the family.</p>
<p>Print requirements</p> <p><u>See definitions in ORC 3923.01 and</u></p>	<p>ORC 3923.03 (D)</p>	<p>Every printed portion of the text matter and of any indorsements or attached papers shall be printed in uniform type of which the face shall be not less than ten point, the "text" to include all printed matter except the name and address of the insurer, name and title of the policy, captions, subcaptions, and form number. The superintendent of insurance shall not disapprove any such policy on the ground that every printed portion of its text matter or of</p>

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<u>3923.011</u>		any indorsement or attached paper is not printed in uniform type if it is shown that the type used is required to conform to the laws of another state in which the insurer is licensed.
Exceptions and deductions in policy See definitions in <u>ORC 3923.01 and 3923.011</u>	ORC 3923.03 (E)	The exceptions and reductions of indemnity are adequately captioned and clearly set forth in the policy.
Form identification See definitions in <u>ORC 3923.01 and 3923.011</u>	ORC 3923.03 (F)	Every such policy, including riders and indorsements, shall be identified by a form number in the lower left-hand corner of its first page.
Standard provisions See definitions in <u>ORC 3923.01 and 3923.011</u> (For complete text, please refer to the Ohio Revised Code)	ORC 3923.04	Except as provided in section 3923.07 of the Revised Code, every policy of sickness and accident insurance delivered, issued for delivery, or used in this state shall contain the standard provisions specified in this section in the words in which the same appear in this section. Such standard provisions shall be preceded individually by the caption appearing in this section or, at the option of the insurer, by such appropriate individual or group captions or subcaptions as the superintendent of insurance may approve. <ul style="list-style-type: none"> (A) Entire contract; changes (B) Time limit on certain defenses (C) Grace period (D) Reinstatement (E) Notice of claim (F) Claim forms (G) Proofs of loss (H) Time payment of claims (I) Payment of claims (J) Physical examination and autopsy (K) Legal actions

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		(L) Change of beneficiary (M) Cancellation by the insured, non-cancellation by the insurer
<p>Optional standard provisions</p> <p><u>See definitions in ORC 3923.01 and 3923.011</u></p> <p>(For complete text, please refer to the Ohio Revised Code)</p>	ORC 3923.05	<p>Except as provided in section 3923.07 of the Revised Code, no policy of sickness and accident insurance delivered, issued for delivery, or used in this state shall contain provisions respecting the matters set forth in this section unless such provisions are in the words in which the same appear in this section. Any such provisions in any such policy shall be preceded by the appropriate caption appearing in this section or, at the option of the insurer, by such appropriate individual or group captions or subcaptions as the superintendent of insurance may approve.</p> <ul style="list-style-type: none"> (A) Change of occupation (B) Misstatement of age (C) Other insurance in this insurer (D) Insurance with other insurers – first option (E) Insurance with other insurers – second option (F) Relation of earnings to insurance (G) Unpaid premium (H) Conformity with state statutes (I) Illegal occupation
<p>Order of presentation of policy provisions</p> <p><u>See definitions in ORC 3923.01 and 3923.011</u></p>	ORC 3923.06	<p>The policy provisions set forth in sections 3923.04 and 3923.05 of the Revised Code or any corresponding policy provisions used in lieu thereof in accordance with section 3923.07 of the Revised Code shall be printed in each policy of sickness and accident insurance in the order in which such policy provisions are set forth in sections 3923.04 and 3923.05 of the Revised Code or, at the option of the insurer, any such policy provision may be printed as a unit in any part of any such policy along with other policy provisions to which such policy provision may be logically related, provided the resulting policy shall not be wholly or partly unintelligible, uncertain, ambiguous, abstruse, or likely to mislead a person to whom such policy is offered, delivered, or issued.</p>
<p>Additional provisions requirements</p>	ORC 3923.06	<p>Any policy of sickness and accident insurance may contain a provision for paying not exceeding two hundred dollars as an extended disability benefit upon the insured's death</p>

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<p><u>See definitions in ORC 3923.01 and 3923.011</u></p>		<p>from any cause, which benefit shall not be construed as life insurance.</p> <p>If any such policy contains a provision establishing, as an age limit or otherwise, a date after which the coverage provided by the policy will not be effective, and if such date falls within a period for which premium is accepted by the insurer or if the insurer accepts a premium after such date, the coverage provided by the policy will continue in force subject to the right of cancellation by the insured until the end of the period for which premium has been accepted. The insurer may not refuse to accept any premium due before the first anniversary, or between anniversaries, of the date of issue of any policy other than an accident insurance only policy. In the event the age of the insured has been misstated and if, according to the correct age of the insured, the coverage provided by the policy would not have become effective, or would have ceased prior to the acceptance of such premium or premiums, then the liability of the insurer shall be limited to the refund, upon request, of all premiums paid for the period not covered by the policy.</p> <p>Any such policy may contain a provision making any portion of the charter, constitution, or bylaws of the insurer a part of the policy, but such portion of the charter, constitution, or bylaws shall be set forth in full in the policy, provided that this provision shall not apply to any statement of rates or classification of risks or short rate table filed with the superintendent of insurance.</p>
<p>Non-conflicting provisions permitted in policy</p> <p><u>See definitions in ORC 3923.01 and 3923.011</u></p>	<p>ORC 3923.08</p>	<p>Any foreign or alien insurer authorized to do business in this state may, with the approval of the superintendent of insurance, insert in any policy of sickness and accident insurance, delivered, issued for delivery, or used in this state, any provision required by the laws of the state or the country in which such insurer is domiciled, if such provision is not substantially in conflict with any law of this state.</p> <p>Any domestic insurer may insert in any such policy issued for delivery in another state or foreign country, and governed by the laws thereof, any provision required by the laws of such other state or country applicable to such policy.</p>

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<p>Industrial sickness and accident insurance</p> <p><u>See definitions in ORC 3923.01 and 3923.011</u></p>	<p>ORC 3923.10</p>	<p>Industrial sickness and accident insurance is that form of sickness and accident insurance under individual policies for which the premium is payable weekly, and includes any such policy which covers sickness only or accident only.</p> <p>Any insurer authorized to make, transact, or issue sickness and accident insurance in this state may make, transact, or issue industrial sickness and accident insurance in this state.</p> <p>No policy of industrial sickness and accident insurance may be delivered, issued for delivery, or used in this state unless it has printed thereon the words "industrial policy."</p> <p>Each such policy shall be subject to sections 3923.01 to 3923.22, inclusive, of the Revised Code. Such policy may contain a provision that, upon proper written request, a named beneficiary shall be designated in or by indorsement on the policy to receive the proceeds thereof on the death of the insured, and there shall be reserved to the insured the power to change the beneficiary at any time by written notice to the insurer at its home office, accompanied by the policy for indorsement of the change thereon by the insurer. The insurer may refuse to designate a beneficiary if evidence satisfactory to the company of such beneficiary's insurable interest in the life of the insured is not furnished on request. Any such policy may provide in substance that any payment thereunder may be made to the insured or the insured's estate, or to any relative by blood or connection by marriage of the insured, or to the extent of such portion of any payment under the policy as may reasonably appear to the insurer to be due to such person, or to any other person equitably entitled thereto by reason of having incurred expense occasioned by the maintenance, illness, or burial of the insured. If the policy is in force at the death of the insured, the proceeds thereof shall be payable to the named beneficiary if he is living, but upon the expiration of fifteen days after the death of the insured, unless proof of claim in the manner and form required by the policy, accompanied by the policy for surrender, has previously been made by such beneficiary, the insurer may pay said proceeds to any other person</p>

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		permitted by the policy.
<p>Reimbursement for services of licensed osteopath, optometrist, chiropractor or podiatrist</p> <p><u>See definitions in ORC 3923.01 and 3923.011</u></p>	ORC 3923.23	Notwithstanding any provision of any certificate furnished by an insurer in connection with, or pursuant to any group sickness and accident insurance policy delivered, issued for delivery, renewed or used, in or outside this state, on or after the effective date of this amendment, July 1, 1980, and notwithstanding any provision of any policy of insurance delivered, issued for delivery, renewed or used, in or outside this state, on or after the effective date of this amendment, July 1, 1980, whenever such policy or certificate is subject to the jurisdiction of this state and provides for reimbursement for any service which may be legally performed by a person licensed in this state for the practice of osteopathy, optometry, chiropractic, or podiatry, reimbursement under such policy or certificate shall not be denied when such service is rendered by a person so licensed.
<p>Reimbursement for services of licensed psychologist</p> <p><u>See definitions in ORC 3923.01 and 3923.011</u></p>	ORC 3923.231	Notwithstanding any provision of any certificate furnished by an insurer in connection with, or pursuant to any group sickness and accident insurance policy delivered, issued, renewed or used, in or outside this state, on or after the effective date of this amendment, July 1, 1980, and notwithstanding any provision of any policy of insurance delivered, issued for delivery, renewed or used, in or outside this state, on or after the effective date of this amendment, July 1, 1980, whenever such policy or certificate is subject to the jurisdiction of this state and provides for reimbursement for any service that may be legally performed by a person licensed in this state as a psychologist as defined in division (A) of section 4732.01 of the Revised Code, reimbursement under such policy or certificate shall not be denied when such service is rendered by a person so licensed who has received a doctorate of psychology or has a minimum of five years clinical experience.
<p>Reimbursement for services of licensed dentist</p> <p><u>See definitions in ORC 3923.01 and 3923.011</u></p>	ORC 3923.232	Notwithstanding any provision of any certificate furnished by an insurer in connection with, or pursuant to any group sickness and accident insurance policy delivered, issued, renewed or used, in or outside this state, on or after the effective date of this amendment, July 1, 1980, and notwithstanding any provision of any policy of insurance delivered, issued for delivery, renewed or used, in or outside this state, on or after the effective date of this amendment, July 1, 1980, whenever such policy or certificate is subject to the jurisdiction of this state and provides for reimbursement for any service that may be legally performed by a person licensed in this state for the practice of dentistry, reimbursement under such policy or certificate shall not be denied when such service is rendered by a person so licensed.

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<p>Reimbursement for services of certified nurse-midwife performing service in collaboration with licensed physician</p> <p><u>See definitions in ORC 3923.01 and 3923.011</u></p>	<p>ORC 3923.233</p>	<p>Notwithstanding any provision of any certificate furnished by an insurer in connection with or pursuant to any group sickness and accident insurance policy delivered, issued, renewed, or used, in or outside this state, on or after January 1, 1985, and notwithstanding any provision of any policy of insurance delivered, issued for delivery, renewed, or used, in or outside this state, on or after January 1, 1985, whenever the policy or certificate is subject to the jurisdiction of this state and provides for reimbursement for any service that may be legally performed by a certified nurse-midwife who is authorized under section 4723.42 of the Revised Code to practice nurse-midwifery, reimbursement under the policy or certificate shall not be denied to a certified nurse-midwife performing the service in collaboration with a licensed physician. The collaborating physician shall be identified on an insurance claim form.</p> <p>The cost of collaboration with a certified nurse-midwife by a licensed physician as required under section 4723.43 of the Revised Code is a reimbursable expense.</p> <p>The division of any reimbursement payment for services performed by a certified nurse-midwife between the nurse-midwife and the nurse-midwife's collaborating physician shall be determined and mutually agreed upon by the certified nurse-midwife and the physician. The division of fees shall not be considered a violation of division (B)(17) of section 4731.22 of the Revised Code. In no case shall the total fees charged exceed the fee the physician would have charged had the physician provided the entire service.</p>
<p>Reimbursement for services of certified mechanotherapist</p> <p><u>See definitions in ORC 3923.01 and 3923.011</u></p>	<p>ORC 3923.234</p>	<p>Notwithstanding any provision of any certificate furnished by an insurer in connection with, or pursuant to any group sickness and accident insurance policy delivered, issued, renewed, or used, in or outside this state, on or after July 20, 1988, and notwithstanding any provision of any policy of insurance delivered, issued for delivery, renewed, or used, in or outside this state, on or after July 20, 1988, whenever the policy or certificate is subject to the jurisdiction of this state and provides for reimbursement for any service that may be legally performed by a mechanotherapist, who was issued a certificate as a mechanotherapist under section 4731.15 of the Revised Code and practices in accordance with rules adopted under section 4731.151 of the Revised Code, reimbursement under the policy or certificate shall not be denied when the service is rendered by a person so registered, but only if that person completed educational requirements in mechanotherapy</p>

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		<p>on or before November 3, 1975.</p> <p>As used in this section, “educational requirements” has the same meaning as in section 4731.151 of the Revised Code.</p>
<p>Continuing coverage for dependent children</p> <p><u>See definitions in ORC 3923.01 and 3923.011</u></p> <p><u>Also see the Dependent Coverage up to Age 26 section under Federal Form Review Requirements Checklist</u></p>	<p>ORC 3923.24</p>	<p>(A) Notwithstanding section 3901.71 of the Revised Code, every certificate furnished by an insurer in connection with, or pursuant to any provision of, any group sickness and accident insurance policy delivered, issued for delivery, renewed, or used in this state on or after January 1, 1972, every policy of sickness and accident insurance delivered, issued for delivery, renewed, or used in this state on or after January 1, 1972, and every multiple employer welfare arrangement offering an insurance program, which provides that coverage of an unmarried dependent child of a parent or legal guardian will terminate upon attainment of the limiting age for dependent children specified in the contract shall also provide in substance both of the following:</p> <p>(1) Once an unmarried child has attained the limiting age for dependent children, as provided in the policy, upon the request of the insured, the insurer shall offer to cover the unmarried child until the child attains twenty-eight years of age if all of the following are true:</p> <ul style="list-style-type: none"> (a) The child is the natural child, stepchild, or adopted child of the insured. (b) The child is a resident of this state or a full-time student at an accredited public or private institution of higher education. (c) The child is not employed by an employer that offers any health benefit plan under which the child is eligible for coverage. (d) The child is not eligible for the medicaid program or the medicare program . <p>(2) That attainment of the limiting age for dependent children shall not operate to</p>

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		<p>terminate the coverage of a dependent child if the child is and continues to be both of the following:</p> <p>(a) Incapable of self-sustaining employment by reason of mental retardation or physical handicap;</p> <p>(b) Primarily dependent upon the policyholder or certificate holder for support and maintenance.</p> <p>(B) Proof of such incapacity and dependence for purposes of division (A)(2) of this section shall be furnished by the policyholder or by the certificate holder to the insurer within thirty-one days of the child's attainment of the limiting age. Upon request, but not more frequently than annually after the two-year period following the child's attainment of the limiting age, the insurer may require proof satisfactory to it of the continuance of such incapacity and dependency.</p> <p>(C) Nothing in this section shall require an insurer to cover a dependent child who is mentally retarded or physically handicapped if the contract is underwritten on evidence of insurability based on health factors set forth in the application, or if such dependent child does not satisfy the conditions of the contract as to any requirement for evidence of insurability or other provision of the contract, satisfaction of which is required for coverage thereunder to take effect. In any such case, the terms of the contract shall apply with regard to the coverage or exclusion of the dependent from such coverage. Nothing in this section shall apply to accidental death or dismemberment benefits provided by any such policy of sickness and accident insurance.</p> <p>(D) Nothing in this section shall do any of the following:</p> <p>(1) Require that any policy offer coverage for dependent children or provide coverage for an unmarried dependent child's children as dependents on the policy;</p> <p>(2) Require an employer to pay for any part of the premium for an unmarried dependent</p>

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		<p>child that has attained the limiting age for dependents, as provided in the policy;</p> <p>(3) Require an employer to offer health insurance coverage to the dependents of any employee.</p> <p>(E) This section does not apply to any policies or certificates covering only accident, credit, dental, disability income, long-term care, hospital indemnity, medicare supplement, specified disease, or vision care; coverage under a one-time-limited-duration policy of not longer than six months; coverage issued as a supplement to liability insurance; insurance arising out of a workers' compensation or similar law; automobile medical-payment insurance; or insurance under which benefits are payable with or without regard to fault and that is statutorily required to be contained in any liability insurance policy or equivalent self-insurance.</p> <p>(F) As used in this section, "health benefit plan" has the same meaning as in section 3924.01 of the Revised Code and also includes both of the following:</p> <p>(1) A public employee benefit plan;</p> <p>(2) A health benefit plan as regulated under the "Employee Retirement Income Security Act of 1974," 29 U.S.C. 1001, et seq.</p>
<p>Kidney dialysis benefit</p> <p><u>See definitions in ORC 3923.01 and 3923.011</u></p>	<p>ORC 3923.25</p>	<p>Every certificate furnished by an insurer in connection with, or pursuant to any provision of any group sickness and accident insurance policy delivered, issued for delivery, renewed, or used in this state, provided such policy was delivered, issued for delivery, or renewed on or after July 1, 1972, and every policy of sickness and accident insurance delivered, issued for delivery, renewed, or used in this state, provided such policy was delivered, issued for delivery, or renewed on or after July 1, 1972, which provides for kidney dialysis benefits, shall be deemed to include such benefits on an equal basis if the dialysis is performed on an out-patient basis. For purpose of this section, "out-patient basis" includes care rendered at any location whether or not at a hospital, upon approval by the attending physician.</p>
<p>Coverage for newly</p>	<p>ORC 3923.26</p>	<p>Every group policy or certificate of sickness and accident insurance delivered, issued for</p>

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<p>born children from the moment of birth</p> <p><u>See definitions in ORC 3923.01 and 3923.011</u></p>		<p>delivery, or renewed in this state providing coverage on an expense-incurred basis, and every individual policy of sickness and accident insurance delivered, issued for delivery, or renewed in this state which provides coverage on an expense-incurred basis, either of which makes coverage available for family members of the insured, shall, as to such family members' coverage, also provide that any sickness and accident insurance benefits applicable for children shall be payable with respect to a newly born child of the insured from the moment of birth.</p> <p>The coverage for newly born children shall consist of coverage of injury or sickness, including the necessary care and treatment of medically diagnosed congenital defects and birth abnormalities.</p> <p>If payment of a specific premium is required to provide coverage for an additional child, the certificate or policy may require that notification of birth of a newly born child and payment of the required premium must be furnished to the insurer within thirty-one days after the date of birth in order to have the coverage continue beyond such period.</p>
<p>Sickness and accident policies - biologically based mental illness</p> <p><u>See definitions in ORC 3923.01 and 3923.011</u></p> <p><u>Also see Mental Health and Substance Use Disorder Parity section under the Federal Form Review Checklist</u></p>	<p>ORC 3923.281 (A)(B)(C)(D)</p>	<p>(A) As used in this section:</p> <p>(1) "Biologically based mental illness" means schizophrenia, schizoaffective disorder, major depressive disorder, bipolar disorder, paranoia and other psychotic disorders, obsessive-compulsive disorder, and panic disorder, as these terms are defined in the most recent edition of the diagnostic and statistical manual of mental disorders published by the American psychiatric association.</p> <p>(2) "Policy of sickness and accident insurance" has the same meaning as in section 3923.01 of the Revised Code, but excludes any hospital indemnity, medicare supplement, long-term care, disability income, one-time-limited-duration policy of not longer than six months, supplemental benefit, or other policy that provides coverage for specific diseases or accidents only; any policy that provides coverage for workers' compensation claims compensable pursuant to Chapters 4121. and 4123. of the Revised Code; and any policy that provides coverage to medicaid recipients.</p> <p>(B) Notwithstanding section 3901.71 of the Revised Code, and subject to division (E) of this section, every policy of sickness and accident insurance shall provide benefits for the</p>

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		<p>diagnosis and treatment of biologically based mental illnesses on the same terms and conditions as, and shall provide benefits no less extensive than, those provided under the policy of sickness and accident insurance for the treatment and diagnosis of all other physical diseases and disorders, if both of the following apply:</p> <p>(1) The biologically based mental illness is clinically diagnosed by a physician authorized under Chapter 4731. of the Revised Code to practice medicine and surgery or osteopathic medicine and surgery; a psychologist licensed under Chapter 4732. of the Revised Code; a professional clinical counselor, professional counselor, or independent social worker licensed under Chapter 4757. of the Revised Code; or a clinical nurse specialist licensed under Chapter 4723. of the Revised Code whose nursing specialty is mental health.</p> <p>(2) The prescribed treatment is not experimental or investigational, having proven its clinical effectiveness in accordance with generally accepted medical standards.</p> <p>(C) Division (B) of this section applies to all coverages and terms and conditions of the policy of sickness and accident insurance, including, but not limited to, coverage of inpatient hospital services, outpatient services, and medication; maximum lifetime benefits; copayments; and individual and family deductibles.</p> <p>(D) Nothing in this section shall be construed as prohibiting a sickness and accident insurance company from taking any of the following actions:</p> <p>(1) Negotiating separately with mental health care providers with regard to reimbursement rates and the delivery of health care services;</p> <p>(2) Offering policies that provide benefits solely for the diagnosis and treatment of biologically based mental illnesses;</p> <p>(3) Managing the provision of benefits for the diagnosis or treatment of biologically based mental illnesses through the use of pre-admission screening, by requiring beneficiaries to obtain authorization prior to treatment, or through the use of any other mechanism designed to limit coverage to that treatment determined to be necessary;</p> <p>(4) Enforcing the terms and conditions of a policy of sickness and accident insurance.</p>

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<p>Right to rescind individual policy of sickness and accident insurance</p> <p><u>See definitions in ORC 3923.01 and 3923.011</u></p> <p><u>Also see Rescissions section under the Federal Form Review Requirements Checklist</u></p>	<p>ORC 3923.31</p>	<p>(A)(1) A policyholder has the right to rescind an individual policy of sickness and accident insurance delivered or issued for delivery in this state at least until midnight of the tenth day after the date on which the policyholder receives the policy, by returning the policy to the insurer or an agent of the insurer. No reason need be stated for the return or the rescission.</p> <p>(2) The policy may provide that the coverage shall be in force during any period prior to its return, and that a pro rata portion of the premium is chargeable for the coverage. The charge shall be apportioned on a per diem basis only, and may not be loaded or weighted in any way to require the policyholder to pay, or penalize the policyholder for exercising the right of rescission under this section. A policy that provides for such pro rata coverage may also provide that the right of rescission terminates if, prior to exercising such right, the policyholder makes a claim for benefits. A policy that does not provide for such coverage is void from the beginning when returned. Any premium paid by a policyholder who returns a policy under this section, in excess of a charge permitted under this division, shall be promptly refunded to the policyholder.</p> <p>(B) The policy is deemed returned, if, within the period of time specified by the insurer in accordance with division (A) of this section, the policyholder mails the policy to the insurer or agent, or delivers, or causes the delivery of, the policy to the insurer or agent.</p> <p>(C) A notice of the policyholder's rights under this section shall be printed prominently on the first page of the policy or attached thereto. The notice shall specify how and where the policyholder may return the policy.</p> <p>(D) This section does not apply to any single-premium nonrenewable policy.</p>
<p>Right of family member to continue coverage after subscriber's death or upon change in marital relation to</p>	<p>ORC 3923.32</p>	<p>(A) Every individual family sickness and accident insurance policy that provides hospital, surgical, and medical expense benefits or hospital confinement indemnity benefits, and that is delivered or issued for delivery in this state on or after January 1, 1981, shall provide covered family members the right to continue such coverage upon the death of the named insured and upon the divorce, the annulment or dissolution of marriage, or the legal separation of the spouse from the named insured. Such right shall not exist with respect to any covered family member who is eligible for medicare or any other similar federal or</p>

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<p>subscriber</p> <p><u>See definitions in ORC 3923.01 and 3923.011</u></p>		<p>state health insurance program, or in the event the coverage terminates for nonpayment of premium, nonrenewal of the policy, or the expiration of the term for which the policy is issued.</p> <p>(B) In the case of the divorce, annulment, or dissolution of marriage, or legal separation of the spouse from the named insured, the insurer shall satisfy the right to the continuation of coverage under this section by issuing either a converted or separate policy with the person who exercises the conversion right designated as the named insured. In the case of the death of the named insured, the insurer may satisfy the right to the continuation of the coverage under this section by continuing the original policy with the person who exercises the right of continuation designated as the named insured or by issuing either a converted or separate policy with the person who exercises the conversion right designated as the named insured. Where continuation of coverage or conversion is made in the name of the spouse of the named insured, such coverage may, at the option of the spouse, include covered dependent children for whom the spouse has responsibility for care and support.</p> <p>(C) Coverage continued through the issuance of a converted or separate policy shall consist of a form of coverage then being offered by the insurer as a conversion policy in the jurisdiction where the person exercising the conversion right resides that most nearly approximates the coverage of the policy from which conversion is exercised. Continued and converted coverages shall contain renewal provisions that are not less favorable to the insured than those contained in the policy from which the conversion is made, except that the person who exercises the right of conversion is not entitled to have included a right to renew the coverage after the attainment of the age of eligibility for medicare or any other similar federal or state health insurance program.</p> <p>(D) The eligible covered family member exercising the continuation or conversion right must notify the insurer and make payment of the applicable premium within thirty-one days following the date such coverage otherwise terminates as specified in the policy or contract from which continuation or conversion is being exercised.</p> <p>(E) Coverage shall be provided through continuation or conversion without additional evidence of insurability, and shall not impose any preexisting condition limitations or other contractual time limitations other than those remaining unexpired under the policy or contract from which continuation or conversion is exercised.</p>

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		<p>(F) Benefits otherwise payable under a converted or separate policy may be reduced:</p> <p>(1) So they are not, during the first policy year of the converted or separate policy, in excess of those that would have been payable had the coverage under the policy from which conversion is exercised not terminated; and</p> <p>(2) By the amount of benefits, if any, payable as to the same loss under the policy from which conversion is exercised.</p> <p>(G) Any probationary or waiting period set forth in the converted or separate policy is deemed to commence on the effective date of the applicant's coverage under the original policy.</p>
<p>Excluding coverage of illness or injury covered by workers' compensation</p> <p><u>See definitions in ORC 3923.01 and 3923.011</u></p>	<p>ORC 3923.36</p>	<p>No sickness and accident insurance policy shall be construed to exclude illness or injury upon the ground that the insured might have elected to have such illness or injury covered by workers' compensation under division (A)(3) of section 4123.01 of the Revised Code unless the policy clearly excludes work or occupational related illness or injury or the policy, or a separate writing signed by the insured, informs the insured that such coverage is excluded and may be available to the subscriber under workers' compensation as the sole proprietor of a business, a member of a partnership, or an officer of a family farm corporation.</p>
<p>Consolidated corporation cancelling individual policy for nonpayment</p> <p><u>See definitions in ORC 3923.01 and 3923.011</u></p>	<p>ORC 3923.39</p>	<p>(A) As used in this section:</p> <p>(1) "Consolidated corporation" means any mutual insurance company that merged or consolidated with a hospital service association.</p> <p>(2) "Individual policy" means a policy other than a policy issued pursuant to section 3923.11, 3923.12, or 3923.13 of the Revised Code.</p> <p>(3) "Individual policyholder" means a person who is an insured under an individual policy.</p>

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		<p>(4) "Cancel" means any cancellation, denial of renewal, lapse, or other termination of coverage of an individual policyholder of a consolidated corporation on the ground of nonpayment of a policy payment.</p> <p>(5) "Notice of cancellation" means a notice by a consolidated corporation of an intention to cancel an individual policy on the ground of nonpayment of a policy payment.</p> <p>(6) "Extenuating circumstances" means circumstances that excuse an individual policyholder's failure to pay a policy payment after the mailing of a notice of cancellation under this section and include, but are not limited to, any of the following:</p> <p>(a) Hospitalization;</p> <p>(b) Incapacity or incompetency;</p> <p>(c) Continuous absence from the address to which the notice was addressed for a period of time, including the date on which the notice was delivered to the address, of not more than sixty days from the date on which the notice was mailed.</p> <p>(7) "Medicare supplement policy" has the same meaning as in section 3923.33 of the Revised Code.</p> <p>(B) If a consolidated corporation does not receive a policy payment due from a policyholder on an individual policy on or before the due date shown on a billing mailed to the policyholder, the consolidated corporation may cancel the policyholder's coverage by mailing a notice of cancellation to the policyholder at his last known address.</p> <p>No cancellation for nonpayment of a policy payment shall take effect until not less than fifteen days have passed since the date of mailing of a notice of cancellation.</p> <p>An individual policyholder whose coverage is terminated for nonpayment may apply for reinstatement of coverage within sixty days after the date the notice of cancellation is</p>

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		<p>mailed. The consolidated corporation shall reinstate the coverage, continuous from the date of cancellation, if it determines that the policyholder's failure to pay was due to extenuating circumstances, and the policyholder pays the payment required for reinstatement of coverage. A consolidated corporation shall establish an appeals procedure that will enable the policyholder to present the reasons why the consolidated corporation should reconsider the cancellation and reinstate the coverage.</p> <p>The notice of cancellation shall advise the policyholder of the policyholder's rights to appeal the cancellation of coverage and of the amount of payment that will be required to reinstate the coverage.</p> <p>(C) No individual policyholder of a consolidated corporation shall be billed either by a hospital or the consolidated corporation for rendered health care services adjudged unnecessary by a utilization review mechanism recognized by the consolidated corporation or the hospital, provided such individual policyholder has acted in good faith. The contract between the consolidated corporation and the hospital may specify the conditions under which the consolidated corporation or the hospital shall sustain the loss of revenue.</p> <p>(D) Notwithstanding the provisions of section 3941.47 of the Revised Code, a medicare supplement policy issued or renewed by a consolidated corporation to an individual policyholder may not provide for the denial or reduction of benefits under such policy when services are provided at or by a hospital which does not have a contractual relationship with such consolidated corporation.</p>
<p>Coverage of adopted children</p> <p><u>See definitions in ORC 3923.01 and 3923.011</u></p>	<p>ORC 3923.40</p>	<p>No individual or group policy of sickness and accident insurance that makes family coverage available may be delivered, issued for delivery, or renewed in this state on or after January 1, 1989, unless the policy covers adopted children of the insured on the same basis as other dependents.</p> <p>The coverage required by this section is subject to the requirements and restrictions set</p>

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		forth in section 3924.51 of the Revised Code.
<p>Screening mammography and cytologic screening benefits</p> <p><u>See definitions in ORC 3923.01 and 3923.011</u></p> <p><u>Also see Preventive Services section under the Federal Form Review Requirements Checklist</u></p>	<p>ORC 3923.52</p>	<p>(A) As used in this section and section 3923.53 of the Revised Code, “screening mammography” means a radiologic examination utilized to detect unsuspected breast cancer at an early stage in asymptomatic women and includes the x-ray examination of the breast using equipment that is dedicated specifically for mammography, including, but not limited to, the x-ray tube, filter, compression device, screens, film, and cassettes, and that has an average radiation exposure delivery of less than one rad mid-breast. “Screening mammography” includes two views for each breast. The term also includes the professional interpretation of the film.</p> <p>“Screening mammography” does not include diagnostic mammography.</p> <p>(B) Every policy of individual or group sickness and accident insurance that is delivered, issued for delivery, or renewed in this state shall provide benefits for the expenses of both of the following:</p> <p>(1) Screening mammography to detect the presence of breast cancer in adult women;</p> <p>(2) Cytologic screening for the presence of cervical cancer.</p> <p>(C) The benefits provided under division (B)(1) of this section shall cover expenses in accordance with all of the following:</p> <p>(1) If a woman is at least thirty-five years of age but under forty years of age, one screening mammography;</p> <p>(2) If a woman is at least forty years of age but under fifty years of age, either of the following:</p>

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		<p>(a) One screening mammography every two years;</p> <p>(b) If a licensed physician has determined that the woman has risk factors to breast cancer, one screening mammography every year.</p> <p>(3) If a woman is at least fifty years of age but under sixty-five years of age, one screening mammography every year.</p> <p>(D) As used in this division, “medicare reimbursement rate” means the reimbursement rate paid in this state under the medicare program for screening mammography that does not include digitization or computer-aided detection, regardless of whether the actual benefit includes digitization or computer-aided detection.</p> <p>(1) Subject to divisions (D)(2) and (3) of this section, if a provider, hospital, or other health care facility provides a service that is a component of the screening mammography benefit in division (B)(1) of this section and submits a separate claim for that component, a separate payment shall be made to the provider, hospital, or other health care facility in an amount that corresponds to the ratio paid by medicare in this state for that component.</p> <p>(2) Regardless of whether separate payments are made for the benefit provided under division (B)(1) of this section, the total benefit for a screening mammography shall not exceed one hundred thirty per cent of the medicare reimbursement rate in this state for screening mammography. If there is more than one medicare reimbursement rate in this state for screening mammography or a component of a screening mammography, the reimbursement limit shall be one hundred thirty per cent of the lowest medicare reimbursement rate in this state.</p> <p>(3) The benefit paid in accordance with division (D)(1) of this section shall constitute full payment. No provider, hospital, or other health care facility shall seek or receive compensation in excess of the payment made in accordance with division (D)(1) of this section, except for approved deductibles and copayments.</p>

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		<p>(E) The benefits provided under division (B)(1) of this section shall be provided only for screening mammographies that are performed in a facility or mobile mammography screening unit that is accredited under the American college of radiology mammography accreditation program or in a hospital as defined in section 3727.01 of the Revised Code.</p> <p>(F) The benefits provided under division (B)(2) of this section shall be provided only for cytologic screenings that are processed and interpreted in a laboratory certified by the college of American pathologists or in a hospital as defined in section 3727.01 of the Revised Code.</p>
<p>Policy to include benefits for child health supervision services from moment of birth until age nine</p> <p><u>See definitions in ORC 3923.01 and 3923.011</u></p> <p><u>Also see Preventive Services section under the Federal Form Review Requirements Checklist</u></p>	<p>ORC 3923.55</p>	<p>(A) As used in this section and section 3923.56 of the Revised Code:</p> <p>(1) “Child health supervision services” means periodic review of a child’s physical and emotional status performed by a physician, by a health care professional under the supervision of a physician, or, in the case of hearing screening, by an individual acting in accordance with section 3701.505 of the Revised Code.</p> <p>(2) “Periodic review” means a review performed in accordance with the recommendations of the American academy of pediatrics and includes a history, complete physical examination, developmental assessment, anticipatory guidance, appropriate immunizations, and laboratory tests.</p> <p>(3) “Physician” means a person authorized under Chapter 4731 of the Revised Code to practice medicine and surgery or osteopathic medicine and surgery.</p> <p>(B) Notwithstanding section 3901.71 of the Revised Code, each policy of individual or group sickness and accident insurance delivered, issued for delivery, or renewed in this state on or after the effective date of this amendment, that provides coverage for family members of the insured shall provide, with respect to that coverage, that any benefits applicable for children shall include benefits for child health supervision services from the moment of</p>

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		<p>birth until age nine.</p> <p>(C) A policy that provides the benefits described in division (B) of this section may limit the benefits to cover only the expenses of child health supervision services that are performed by one physician or by a health care professional under the supervision of one physician during the course of any one visit.</p> <p>(D) Copayments and deductibles shall be reasonable and shall not be a barrier to the necessary utilization of child health supervision services by covered persons.</p> <p>(E) Benefits for child health supervision services that are provided to a child during the period from birth to age one shall not exceed a maximum limit of five hundred dollars, including benefits for the hearing screening required by the program established under section 3701.504 of the Revised Code. The benefits for the hearing screening shall not exceed a maximum limit of seventy-five dollars. Benefits for child health supervision services that are provided to a child during any year thereafter shall not exceed a maximum limit of one hundred fifty dollars per year.</p>
<p>Pre-existing conditions provisions</p> <p><u>See definitions in ORC 3923.01 and 3923.011</u></p> <p><u>Also see Pre-Existing Conditions section under the Federal Form Review Requirements</u></p>	<p>ORC 3923.57 (A)(B)</p>	<p>Notwithstanding any provision of this chapter, every individual policy of sickness and accident insurance that is delivered, issued for delivery, or renewed in this state is subject to the following conditions, as applicable:</p> <p>(A) Pre-existing conditions provisions shall not exclude or limit coverage for a period beyond twelve months following the policyholder’s effective date of coverage and may only relate to conditions during the six months immediately preceding the effective date of coverage.</p> <p>(B) In determining whether a pre-existing conditions provision applies to a policyholder or dependent, each policy shall credit the time the policyholder or dependent was covered under a previous policy, contract, or plan if the previous coverage was continuous to a date not more than thirty days prior to the effective date of the new coverage, exclusive of any applicable service waiting period under the policy.</p>

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<p>Conditions for nonrenewal or discontinuance of an individual or dependent</p> <p><u>See definitions in ORC 3923.01 and 3923.011</u></p> <p><u>Also see Guaranteed Renewable and Rescissions sections under the Federal Form Review Requirements Checklist</u></p>	<p>ORC 3923.57 (C)</p>	<p>(C)(1) Except as otherwise provided in division (C) of this section, an insurer that provides an individual sickness and accident insurance policy to an individual shall renew or continue in force such coverage at the option of the individual.</p> <p>(2) An insurer may nonrenew or discontinue coverage of an individual in the individual market based only on one or more of the following reasons:</p> <p>(a) The individual failed to pay premiums or contributions in accordance with the terms of the policy or the insurer has not received timely premium payments.</p> <p>(b) The individual performed an act or practice that constitutes fraud or made an intentional misrepresentation of material fact under the terms of the policy.</p> <p>(c) The insurer is ceasing to offer coverage in the individual market in accordance with division (D) of this section and the applicable laws of this state.</p> <p>(d) If the insurer offers coverage in the market through a network plan, the individual no longer resides, lives, or works in the service area, or in an area for which the insurer is authorized to do business; provided, however, that such coverage is terminated uniformly without regard to any health status-related factor of covered individuals.</p> <p>(e) If the coverage is made available in the individual market only through one or more bona fide associations, the membership of the individual in the association, on the basis of which the coverage is provided, ceases; provided, however, that such coverage is terminated under division (C)(2)(e) of this section uniformly without regard to any health status-related factor of covered individuals.</p> <p>An insurer offering coverage to individuals solely through membership in a bona fide association shall not be deemed, by virtue of that offering, to be in the individual market for purposes of sections 3923.58 and 3923.581 of the Revised Code. Such an insurer shall not be required to accept applicants for coverage in the individual market pursuant to</p>

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		<p>sections 3923.58 and 3923.581 of the Revised Code unless the insurer also offers coverage to individuals other than through bona fide associations.</p> <p>(3) An insurer may cancel or decide not to renew the coverage of a dependent of an individual if the dependent has performed an act or practice that constitutes fraud or made an intentional misrepresentation of material fact under the terms of the coverage and if the cancellation or nonrenewal is not based, either directly or indirectly, on any health status-related factor in relation to the dependent.</p>
<p>Additional provisions and non-employment related group requirements</p> <p><u>See definitions in ORC 3923.01 and 3923.011</u></p>	<p>ORC 3923.57 (G)</p>	<p>(G) Sections 3924.031 and 3924.032 of the Revised Code shall apply to sickness and accident insurance policies offered in the individual market in the same manner as they apply to health benefit plans offered in the small employer market.</p> <p>In accordance with 45 C.F.R. 148.102, divisions (C) to (G) of this section also apply to all group sickness and accident insurance policies that are not sold in connection with an employment-related group health plan and that provide more than short-term, limited duration coverage.</p> <p>In applying divisions (C) to (G) of this section with respect to health insurance coverage that is made available by an insurer in the individual market to individuals only through one or more associations, the term “individual” includes the association of which the individual is a member.</p> <p>For purposes of this section, any policy issued pursuant to division (C) of section 3923.13 of the Revised Code in connection with a public or private college or university student health insurance program is considered to be issued to a bona fide association.</p> <p>As used in this section, “bona fide association” has the same meaning as in section 3924.03 of the Revised Code, and “health status-related factor” and “network plan” have the same meanings as in section 3924.031 of the Revised Code.</p>

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<p>Open enrollment coverage “Ohio eligible” – pre-existing conditions clauses for Basic and Standard plans</p> <p><u>See definitions in ORC 3923.01 and 3923.011</u></p> <p><u>See Pre-existing Conditions section under the Federal Form Review Requirements Checklist</u></p>	<p>ORC 3923.58 (D)</p>	<p>Suspended effective 1/1/2014 through 1/1/2018 (Ohio Senate Bill 9, 130th GA)</p>
<p>Open enrollment coverage “Ohio eligible” – network plans for Basic and Standard plans</p> <p><u>See definitions in ORC 3923.01 and 3923.011</u></p>	<p>ORC 3923.58 (F)(M)</p>	<p>Suspended effective 1/1/2014 through 1/1/2018 (Ohio Senate Bill 9, 130th GA)</p>
<p>Open enrollment coverage “Ohio eligible” – effective</p>	<p>ORC 3923.58 (H)</p>	<p>Suspended effective 1/1/2014 through 1/1/2018 (Ohio Senate Bill 9, 130th GA)</p>

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<p><u>date of plan for Basic and Standard plans</u></p> <p><u>See definitions in ORC 3923.01 and 3923.011</u></p> <p><u>See Pre-existing Conditions section under the Federal Form Review Requirements Checklist</u></p>		
<p><u>Open enrollment coverage “Federally eligible” – network plans for Basic and Standard plans</u></p> <p><u>See definitions in ORC 3923.01 and 3923.011</u></p>	<p>ORC 3923.581 (F)</p>	<p>Suspended effective 1/1/2014 through 1/1/2018 (Ohio Senate Bill 9, 130th GA)</p>
<p><u>Prescription drug limitations or exclusions</u></p> <p><u>See definitions in ORC 3923.01 and 3923.011</u></p>	<p>ORC 3923.60 (A)(B)(C)</p>	<p>(A) Notwithstanding section 3901.71 of the Revised Code, no group or individual policy of sickness and accident insurance that provides coverage for prescription drugs shall limit or exclude coverage for any drug approved by the United States food and drug administration on the basis that the drug has not been approved by the United States food and drug administration for the treatment of the particular indication for which the drug has been prescribed, provided the drug has been recognized as safe and effective for treatment of that indication in one or more of the standard medical reference compendia adopted by the United States department of health and human services under 42 U.S.C. 1395x(t)(2), as</p>

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		<p>amended, or in medical literature that meets the criteria specified in division (B) of this section.</p> <p>(B) Medical literature may be accepted for purposes of division (A) of this section only if all of the following apply:</p> <p>(1) Two articles from major peer-reviewed professional medical journals have recognized, based on scientific or medical criteria, the drug’s safety and effectiveness for treatment of the indication for which it has been prescribed;</p> <p>(2) No article from a major peer-reviewed professional medical journal has concluded, based on scientific or medical criteria, that the drug is unsafe or ineffective or that the drug’s safety and effectiveness cannot be determined for the treatment of the indication for which it has been prescribed;</p> <p>(3) Each article meets the uniform requirements for manuscripts submitted to biomedical journals established by the international committee of medical journal editors or is published in a journal specified by the United States department of health and human services pursuant to section 1861(t)(2)(B) of the “Social Security Act,” 107 Stat. 591 (1993), 42 U.S.C. 1395x(t)(2)(B), as amended, as acceptable peer-reviewed medical literature.</p> <p>(C) Coverage of a drug required by division (A) of this section includes medically necessary services associated with the administration of the drug.</p>
<p>Coverage of inpatient care and follow-up for mother and her newborn</p> <p><u>See definitions in ORC 3923.01 and 3923.011</u></p>	<p>ORC 3923.63 (A)(B)</p>	<p>(A) Notwithstanding section 3901.71 of the Revised Code, each individual or group policy of sickness and accident insurance delivered, issued for delivery, or renewed in this state that provides maternity benefits shall provide coverage of inpatient care and follow-up care for a mother and her newborn as follows:</p> <p>(1) The policy shall cover a minimum of forty-eight hours of inpatient care following a normal vaginal delivery and a minimum of ninety-six hours of inpatient care following a cesarean delivery. Services covered as inpatient care shall include medical, educational, and any other services that are consistent with the inpatient care recommended in the</p>

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<p><u>Also see Newborns' and Mothers' coverage section under the Federal Form Review Requirements Checklist</u></p>		<p>protocols and guidelines developed by national organizations that represent pediatric, obstetric, and nursing professionals.</p> <p>(2) The policy shall cover a physician-directed source of follow-up care. Services covered as follow-up care shall include physical assessment of the mother and newborn, parent education, assistance and training in breast or bottle feeding, assessment of the home support system, performance of any medically necessary and appropriate clinical tests, and any other services that are consistent with the follow-up care recommended in the protocols and guidelines developed by national organizations that represent pediatric, obstetric, and nursing professionals. The coverage shall apply to services provided in a medical setting or through home health care visits. The coverage shall apply to a home health care visit only if the health care professional who conducts the visit is knowledgeable and experienced in maternity and newborn care.</p> <p>When a decision is made in accordance with division (B) of this section to discharge a mother or newborn prior to the expiration of the applicable number of hours of inpatient care required to be covered, the coverage of follow-up care shall apply to all follow-up care that is provided within seventy-two hours after discharge. When a mother or newborn receives at least the number of hours of inpatient care required to be covered, the coverage of follow-up care shall apply to follow-up care that is determined to be medically necessary by the health care professionals responsible for discharging the mother or newborn.</p> <p>(B) Any decision to shorten the length of inpatient stay to less than that specified under division (A)(1) of this section shall be made by the physician attending the mother or newborn, except that if a nurse-midwife is attending the mother in collaboration with a physician, the decision may be made by the nurse-midwife. Decisions regarding early discharge shall be made only after conferring with the mother or a person responsible for the mother or newborn. For purposes of this division, a person responsible for the mother or newborn may include a parent, guardian, or any other person with authority to make medical decisions for the mother or newborn.</p>

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<p>Coverage for emergency services</p> <p><u>See definitions in ORC 3923.01 and 3923.011</u></p> <p><u>Also see Emergency Services section under the Federal Form Review Requirements Checklist</u></p>	<p>ORC 3923.65</p>	<p>(A) As used in this section:</p> <p>(1) "Emergency medical condition" means a medical condition that manifests itself by such acute symptoms of sufficient severity, including severe pain, that a prudent layperson with average knowledge of health and medicine could reasonably expect the absence of immediate medical attention to result in any of the following:</p> <p>(a) Placing the health of the individual or, with respect to a pregnant woman, the health of the woman or her unborn child, in serious jeopardy;</p> <p>(b) Serious impairment to bodily functions;</p> <p>(c) Serious dysfunction of any bodily organ or part.</p> <p>(2) "Emergency services" means the following:</p> <p>(a) A medical screening examination, as required by federal law, that is within the capability of the emergency department of a hospital, including ancillary services routinely available to the emergency department, to evaluate an emergency medical condition;</p> <p>(b) Such further medical examination and treatment that are required by federal law to stabilize an emergency medical condition and are within the capabilities of the staff and facilities available at the hospital, including any trauma and burn center of the hospital.</p> <p>(B) Every individual or group policy of sickness and accident insurance that provides hospital, surgical, or medical expense coverage shall cover emergency services without regard to the day or time the emergency services are rendered or to whether the policyholder, the hospital's emergency department where the services are rendered, or an emergency physician treating the policyholder, obtained prior authorization for the emergency services.</p> <p>(C) Every individual policy or certificate furnished by an insurer in connection with any sickness and accident insurance policy shall provide information regarding the following:</p>

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		<p>(1) The scope of coverage for emergency services;</p> <p>(2) The appropriate use of emergency services, including the use of the 9-1-1 system and any other telephone access systems utilized to access prehospital emergency services;</p> <p>(3) Any copayments for emergency services.</p>
<p>Coverage for routine patient care in eligible cancer clinical trial</p> <p><u>See definitions in ORC 3923.01 and 3923.011</u></p> <p><u>Also see Clinical Trials section under the Federal Form Review Requirements Checklist</u></p>	<p>ORC 3923.80</p>	<p>(A) Notwithstanding section 3901.71 of the Revised Code, no health benefit plan or public employee benefit plan shall deny coverage for the costs of any routine patient care administered to an insured participating in any stage of an eligible cancer clinical trial, if that care would be covered under the plan if the insured was not participating in a clinical trial.</p> <p>(B) The coverage that may not be excluded under division (A) of this section is subject to all terms, conditions, restrictions, exclusions, and limitations that apply to any other coverage under the plan, policy, or arrangement for services performed by participating and nonparticipating providers. Nothing in this section shall be construed as requiring reimbursement to a provider or facility providing the routine care that does not have a health care contract with the entity issuing the health benefit plan or public employee benefit plan, or as prohibiting the entity issuing a health benefit plan or public employee benefit plan that does not have a health care contract with the provider or facility providing the routine care from negotiating a single case or other agreement for coverage.</p> <p>(C) As used in this section:</p> <p>(1) "Eligible cancer clinical trial" means a cancer clinical trial that meets all of the following criteria:</p> <p>(a) A purpose of the trial is to test whether the intervention potentially improves the trial participant's health outcomes.</p>

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		<p>(b) The treatment provided as part of the trial is given with the intention of improving the trial participant’s health outcomes.</p> <p>(c) The trial has a therapeutic intent and is not designed exclusively to test toxicity or disease pathophysiology.</p> <p>(d) The trial does one of the following:</p> <p>(i) Tests how to administer a health care service, item, or drug for the treatment of cancer;</p> <p>(ii) Tests responses to a health care service, item, or drug for the treatment of cancer;</p> <p>(iii) Compares the effectiveness of a health care service, item, or drug for the treatment of cancer with that of other health care services, items, or drugs for the treatment of cancer;</p> <p>(iv) Studies new uses of a health care service, item, or drug for the treatment of cancer.</p> <p>(e) The trial is approved by one of the following entities:</p> <p>(i) The national institutes of health or one of its cooperative groups or centers under the United States department of health and human services;</p> <p>(ii) The United States food and drug administration;</p> <p>(iii) The United States department of defense;</p> <p>(iv) The United States department of veterans’ affairs.</p> <p>(2) “Subject of a cancer clinical trial” means the health care service, item, or drug that is being evaluated in the clinical trial and that is not routine patient care.</p>

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		<p>(3) "Health benefit plan" has the same meaning as in section 3924.01 of the Revised Code.</p> <p>(4) "Routine patient care" means all health care services consistent with the coverage provided in the health benefit plan or public employee benefit plan for the treatment of cancer, including the type and frequency of any diagnostic modality, that is typically covered for a cancer patient who is not enrolled in a cancer clinical trial, and that was not necessitated solely because of the trial.</p> <p>(5) For purposes of this section, a health benefit plan or public employee benefit plan may exclude coverage for any of the following:</p> <p>(a) A health care service, item, or drug that is the subject of the cancer clinical trial;</p> <p>(b) A health care service, item, or drug provided solely to satisfy data collection and analysis needs for the cancer clinical trial that is not used in the direct clinical management of the patient;</p> <p>(c) An investigational or experimental drug or device that has not been approved for market by the United States food and drug administration;</p> <p>(d) Transportation, lodging, food, or other expenses for the patient, or a family member or companion of the patient, that are associated with the travel to or from a facility providing the cancer clinical trial;</p> <p>(e) An item or drug provided by the cancer clinical trial sponsors free of charge for any patient;</p> <p>(f) A service, item, or drug that is eligible for reimbursement by a person other than the insurer, including the sponsor of the cancer clinical trial.</p>
Covered person's	ORC 3923.81	(A) If a person is covered by a health benefit plan issued by a sickness and accident

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<p>payments not to exceed insurer payments</p> <p><u>See definitions in ORC 3923.01 and 3923.011</u></p>		<p>insurer, health insuring corporation, or multiple employer welfare arrangement and the person is required to pay for health care costs out-of-pocket or with funds from a savings account, the amount the person is required to pay to a health care provider or pharmacy shall not exceed the amount the sickness and accident insurer, health insuring corporation, or multiple employer welfare arrangement would pay under applicable reimbursement rates negotiated with the provider or pharmacy. This division does not preclude a person from reaching an agreement with a health care provider or pharmacy on terms that are more favorable to the person than negotiated reimbursement rates that otherwise would apply as long as the claim submitted reflects the alternative amount negotiated, except that a health care provider or pharmacy shall not waive all or part of a copay or deductible if prohibited by any other provision of the Revised Code. The requirements of this division do not apply to amounts owed to a provider or pharmacy with whom the sickness and accident insurer, health insuring corporation, or multiple employer welfare arrangement has no applicable negotiated reimbursement rate.</p> <p>(B) Each sickness and accident insurer, health insuring corporation, or multiple employer welfare arrangement shall establish and maintain a system whereby a person covered by a health benefit plan may obtain information regarding potential out of pocket costs for services provided by in-network providers.</p> <p>(C) As used in this section:</p> <p>(1) "Health benefit plan" means any policy of sickness and accident insurance or any policy, contract, or agreement covering one or more "basic health care services," "supplemental health care services," or "specialty health care services," as defined in section 1751.01 of the Revised Code, offered or provided by a health insuring corporation or by a sickness and accident insurer or multiple employer welfare arrangement.</p> <p>(2) "Reimbursement rates" means any rates that apply to a payment made by a sickness and accident insurer, health insuring corporation, or multiple employer welfare arrangement for charges covered by a health benefit plan.</p>

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		(3) "Savings account" includes health savings accounts, health reimbursement arrangements, flexible savings accounts, medical savings accounts, and similar accounts and arrangements.
Overcharges	ORC 3924.21	<p>(A) As used in this section:</p> <p>(1) "Beneficiary," "hospital," and "third-party payer" have the same meanings as in section 3901.38 of the Revised Code.</p> <p>(2) "Overcharged" means charged more than the usual and customary charge, rate, or fee that is charged by the provider or hospital for a particular item or service.</p> <p>(3) "Provider" has the same meaning as in section 3902.11 of the Revised Code.</p> <p>(B) If a beneficiary identifies on the billing statement of a provider or hospital any item or service for which the beneficiary was overcharged by more than five hundred dollars and the beneficiary notifies the third-party payer of the error at any time after the thirty-day period immediately following the date on which the third-party payer makes payment to the provider or hospital for the item or service, the provider or hospital shall refund to the beneficiary an amount equal to fifteen per cent of the amount overcharged.</p> <p>(C) A provider or hospital shall not be required to comply with division (B) of this section if, at the time the third-party payer receives notice of the overcharge from the beneficiary, the provider, hospital, or third-party payer is in the process of correcting the error and such process can be documented.</p>
Plan benefits for adopted children	ORC 3924.51	<p>(A) As used in this section:</p> <p>(1) "Child" means, in connection with any adoption or placement for adoption of the child, an individual who has not attained age eighteen as of the date of the adoption or placement for adoption.</p>

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		<p>(2) "Health insurer" has the same meaning as in section 3924.41 of the Revised Code.</p> <p>(3) "Placement for adoption" means the assumption and retention by a person of a legal obligation for total or partial support of a child in anticipation of the adoption of the child. The child's placement with a person terminates upon the termination of that legal obligation.</p> <p>(B) If an individual or group health plan of a health insurer makes coverage available for dependent children of participants or beneficiaries, the plan shall provide benefits to dependent children placed with participants or beneficiaries for adoption under the same terms and conditions as apply to the natural, dependent children of the participants and beneficiaries, irrespective of whether the adoption has become final.</p> <p>(C) A health plan described in division (B) of this section shall not restrict coverage under the plan of any dependent child adopted by a participant or beneficiary, or placed with a participant or beneficiary for adoption, solely on the basis of a pre-existing condition of the child at the time that the child would otherwise become eligible for coverage under the plan, if the adoption or placement for adoption occurs while the participant or beneficiary is eligible for coverage under the plan.</p>
<p>Coverage for person in custody or confined in jail</p>	<p>ORC 3924.53</p>	<p>(A) As used in this section:</p> <p>(1) "Beneficiary" and "benefits contract" have the same meanings as in section 3901.38 of the Revised Code.</p> <p>(2) "Confinement" means any period of time during which a person is in the custody or under the supervision of the department of rehabilitation and correction or is confined in a local jail, workhouse, or other correctional facility of the type described in section 307.93, 341.14, 341.19, 341.23, 753.02, 753.04, 753.16, 2301.56, or 2947.19 of the Revised Code.</p> <p>(3) "Law enforcement officer" has the same meaning as in section 2901.01 of the Revised Code.</p>

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		<p>(B) Except as provided in division (C) of this section, no benefits contract shall limit or exclude coverage for the reason that the beneficiary is under confinement or is otherwise under the custody of a law enforcement officer, and a governmental entity is wholly or primarily responsible for rendering or arranging for the rendering of health care services for the beneficiary.</p> <p>(C) A benefits contract may limit or exclude coverage for health care services rendered to such a beneficiary if the injury or sickness for which the services were rendered resulted from an action or omission for which the governmental entity operating the correctional facility, or the governmental entity with which the law enforcement officer is affiliated, is liable.</p>
<p>Coordination of benefits – required language</p> <p><u>See definitions in OAC 3901-8-01 (C)</u></p>	<p>OAC 3901-8-01 (D)(2)</p>	<p>(2) The following language shall be included as a separate and distinct paragraph on the first page in every contract, policy, certificate/evidence of coverage and summary plan description issued to a beneficiary under a plan subject to this rule, and shall be printed in twelve-point type:</p> <p>“NOTICE: IF YOU OR YOUR FAMILY MEMBERS ARE COVERED BY MORE THAN ONE HEALTH CARE PLAN, YOU MAY NOT BE ABLE TO COLLECT BENEFITS FROM BOTH PLANS. EACH PLAN MAY REQUIRE YOU TO FOLLOW ITS RULES OR USE SPECIFIC DOCTORS AND HOSPITALS, AND IT MAY BE IMPOSSIBLE TO COMPLY WITH BOTH PLANS AT THE SAME TIME. READ ALL OF THE RULES VERY CAREFULLY, INCLUDING THE COORDINATION OF BENEFITS SECTION, AND COMPARE THEM WITH THE RULES OF ANY OTHER PLAN THAT COVERS YOU OR YOUR FAMILY.”</p>
<p>Coordination of benefits - Appendix A language required</p> <p><u>See definitions in OAC 3901-8-01 (C)</u></p>	<p>OAC 3901-8-01 (D)(3)</p>	<p>(3) A contract which utilizes “COB” shall contain the “COB” provisions set forth in appendix A to this rule. Changes in words and format may be made to fit the language and style of the rest of the contract or to reflect the difference among plans which provide services, which pay benefits for expenses incurred, and which indemnify. No substantive changes are permitted.</p>
<p>Provider discount disclosure</p>	<p>OAC 3901-8-02</p>	<p>(A) Purpose</p> <p>This rule sets the requirements that third party payers shall follow if the third party payer</p>

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		<p>receives any discount from billed charges from a health care provider.</p> <p>(B) Authority</p> <p>This rule is issued pursuant to the authority vested in the superintendent of insurance under section 3901.041 of the Revised Code, general rule making authority; and sections 3901.19 to 3901.22 of the Revised Code, the unfair and deceptive acts statute.</p> <p>(C) Definitions</p> <p>(1) "Discount" means any negotiated reduction or variation from the schedule of billed charges (including capitation) that a health care provider otherwise would require a patient and/or the patient's third party payer to pay to that health care provider.</p> <p>(2) "Billed charges" means the non-discounted schedule of charges for services that the health care provider would use to invoice a patient for services rendered.</p> <p>(3) "Third party payer" means any of the following:</p> <p>(a) An insurance company;</p> <p>(b) A preferred provider organization;</p> <p>(c) A labor organization;</p> <p>(d) An employer;</p> <p>(e) An administrator subject to sections 3959.01 to 3959.16 of the Revised Code;</p> <p>(f) A multiple employer welfare arrangement subject to sections 1739.01 to 1739.99 of the Revised Code.</p>

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		<p>(g) Any other person that is obligated pursuant to a benefits contract to reimburse for covered health care services to beneficiaries under such contract, except that “third party payer” does not include a health insuring corporation licensed pursuant to Chapter 1751 of the Revised Code.</p> <p>(4) “Reasonable cash value” means the amount the third party payer would reimburse the patient or health care provider in the absence of a capitation agreement.</p> <p>(D) Prohibited activity</p> <p>No third party payer that has a negotiated discount with a health care provider, shall do the following:</p> <p>(1) Fail to disclose the existence of such discount to any policy holder, certificate holder, subscriber or enrollee who has purchased health care coverage from the third party payer. Such disclosure shall be contained in the body of the insurance contract, and the certificate if the contract is a group insurance program. Only disclosure of the existence of such discount is required, disclosure of the extent of the discount is not required.</p> <p>(2) Fail to calculate any annual or lifetime maximums only on the basis of actual payments made to non-capitated health care providers. For capitated health care providers the reasonable cash value of the services provided shall be used to calculate annual or lifetime maximums.</p> <p>(3) Fail to maintain adequate records of the compliance with this rule.</p>
<p>Notice regarding policies or certificates which are not Medicare supplement policies</p>	<p>OAC 3901-8-08 (S)(5)(a)</p>	<p>(a) Any sickness and accident insurance policy or certificate, other than a medicare supplement policy or a policy issued pursuant to a contract under section 1876 of the federal “Social Security Act” (42 U.S.C. section 1395, et seq.); disability income policy; or other policy identified in paragraph (C)(2) of this rule, issued for delivery in this state 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</p>

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		<p>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 twelve-point type and shall contain the following language:</p> <p>“This (policy or certificate) is not a medicare supplement (policy or certificate). If you are eligible for medicare, review the “Guide to Health Insurance for People with Medicare” available from the company.”</p>
<p>Complaint Procedure</p> <p><u>Also see the Chapter 3922 External Review Checklist and the Internal Appeals and External Review sections of the Federal Form Review Requirements Checklist for more requirements</u></p>	<p>OAC 3901-8-11 (H)</p>	<p>(H) Complaint procedure</p> <p>Every third-party payer shall:</p> <p>(1) Establish and maintain a procedure for the expeditious resolution of electronic written, and oral complaints initiated by beneficiaries and providers.</p> <p>(2) Include the third party payer’s complaint procedure in every benefit plan contract or certificate.</p> <p>(3) Keep records of written complaints from and responses to beneficiaries and providers for three years.</p> <p>(4) Include the following statement or a substantially similar statement on all notification of claim denials:</p> <p>“If you wish to dispute the company’s decision on this claim, you may register a complaint by (insert third-party payer’s procedure): (insert address of office). In reviewing your complaint, the company will follow the complaint procedure described in your benefits plan.”</p> <p>(5) Include the following statement on the written notice to the beneficiary and the</p>

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		<p>provider of the company’s final adjudication of a complaint:</p> <p>“If your claim has been denied on the basis that the service is not medically necessary, or you have been diagnosed with a terminal condition and the service has been denied on the basis that it is experimental or investigational, you may have a right to request an independent review by an outside medical practitioner. Submit your request in writing to (insert address of third-party payer).</p> <p>If your claim has been denied on the basis that it is not a covered service you have the right to file a complaint with the “Ohio Department of Insurance. Consumer Services Division. 50 West Town Street. Third Floor – Suite 300. Columbus. Ohio 43215. (614)644-2673. toll free in Ohio 1-800-686-1526.” Complaints may also be filed via the internet at http://insurance.ohio.gov.”</p>