

NEW YORK DEPARTMENT OF FINANCIAL SERVICES  
**Individual Health Benefits Exchange Checklist**

NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES

**Review Standards for**

**Individual Health Benefits Exchange Checklist**

**As of 5/02/13**

**Instructions for SERFF Checklist:**

- A. For **ALL** filings, the “General Requirements for All Filings” section must be completed:
- B. For a **FORM** filing, completion of additional sections may be required as follows, depending on the type of form being submitted:
- Policy or Contract – Also complete all sections
  - Rider or endorsement – Also complete all items relevant to the form being submitted in all sections.
- C. For filing of initial rates, complete the section entitled “Actuarial Section for New Product Rate Filings Only” in addition to completion of the applicable form sections identified above. For filing of rate changes to existing products (increases, decreases, or change in rate calculation rules or procedures), complete the “Actuarial Section for Existing Product Rate Filings Only” section. For filing of any other changes to rate or underwriting manuals (e.g., changes in commissions or underwriting), complete the “Actuarial Section for Existing Product Rate Filings Only” section.
- D. For each item, enter in the last column the form number(s), page number(s) and paragraph(s) where the requirement is met in the filing or insert a bookmark connecting to the appropriate location in the filing. All items with shaded boxes must be answered.
- E. Do not make any changes or revisions to this checklist.
- F. **Instructions for Citations:** All citations to Insurance regulations link to the Department of State’s website and an unofficial copy of the NYCRR. Please select title 11 for Insurance regulations. Most of the pertinent form and rate regulations are located in Chapter III Policy or contract and Certificate Provisions, Subchapter A Life, Accident and Health Insurance. All citations to New York Laws (Insurance Laws or other New York laws) link to the public LRS website. To locate the Insurance Laws, please select the link labeled “ISC”.

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LINE OF BUSINESS: **Individual Exchange**

<u>TOI</u>	<u>LINE(S) OF INSURANCE</u>	<u>Sub-TOI</u>
H0rg021	Individual Health Organization Health Maintenance (HMO)	H0rg021.005B Individual POS H0rg021.005D Individual HMO
Individual Health	Major Medical	H161.005A Individual PPO H161.005C Individual Other
Individual Health	Hospital Surgical Medical Expense	H15I.001 Health
H06	Health Conversion	H06.000 Conversion

IF CHECKLIST IS NOT APPLICABLE, OR IF THE SUBMISSION CONTAINS INSERT PAGES, RIDERS OR ENDORSEMENTS AND THE POLICY OR CONTRACT IN ITS ENTIRETY DOES NOT COMPLY WITH ALL STATUTORY AND REGULATORY PROVISIONS STATED BELOW, PLEASE EXPLAIN:

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REVIEW REQUIREMENT	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
<b>GENERAL REQUIREMENTS FOR ALL FILINGS</b>	<i>Note: Unless otherwise noted, all references are to Insurance Law, Insurance Regulations, and Department of Financial Services Circular Letters and OGC opinions</i>	<i>Note: This checklist is intended to provide guidance in the preparation of policy forms for submission and is not intended as a substitute for statute or regulation.</i>	Form/Page/Para Reference
Complete Policy or Contract Submission or Pages/Rider/Endorsement	<a href="#">§4306(d)</a> <a href="#">§4306(e)</a> <a href="#">§3102(c)</a>	This submission contains a complete policy or contract form. Yes <input type="checkbox"/> No <input type="checkbox"/>  No statement by the individual in his application for a contract or policy shall avoid the contract or be used in legal proceedings thereunder, unless such application or an exact copy thereof is included in or attached to such contract.	

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		<p>No agent or representative of such corporation and no broker, other than an officer or officers designated therein, is authorized to change the contract or waive any of its provisions.  <i>Note: If this contract contains any provision purporting to make any portion of the articles, constitution or by-laws of the insurer a part of the contract, such portion shall be set forth in full.</i></p> <p>If this submission contains insert pages, riders or endorsements, then the policy or contract in its entirety complies with all the statutory and regulatory provisions stated below. Yes <input type="checkbox"/> No <input type="checkbox"/>          (If no is checked, explain in the space provided above.)</p> <p>This rider, insert pages, or endorsements are being attached to a policy or contract that was approved by the Department on _____, submission number _____.</p>	
Form Requirements	<a href="#">11 NYCRR 52.31(b), (c), (d), (e), (f), (l)</a>	<p>Each form in the filing must meet the following requirements:</p> <ul style="list-style-type: none"> <li>• This form contains no strikeouts. §52.31(b)</li> <li>• This form is designated by a form number made up of numerical digits and/or letters in the lower left-hand corner of the first page. §52.31(d)</li> <li>• This form is submitted in the form intended for actual use. §52.31(e)</li> <li>• All blank spaces are filled in with hypothetical data. §52.31(f)</li> <li>• If the form contains illustrative material, it does so only for items that may vary from case to case, such as names, dates, eligibility requirements, premiums and schedules for determining the amount of insurance for each person. §52.31(l)</li> <li>• Portions of other provisions, such as insuring clauses, benefit provisions, restrictions and termination of coverage provisions, may be submitted as variable, if suitably indicated by red ink, bracketing or underlining and an explanatory memorandum must be submitted that clearly indicates the nature and scope of the variations to be used. An explanatory memorandum may not use terms such as “will conform to law” or “as requested by group” to describe the variable material. §52.31(l)</li> <li>• All policy or contract forms must be placed on the Form Schedule in SERFF.</li> </ul>	
Flesch Score	<a href="#">§3102(c)</a>	Provide Flesch score certification (the Flesch score should be at least 45). The number of words, sentences and syllables in the form should be set forth as part of the certification, which must be signed by an officer of the company.	
SERFF Filing Description or Letter of Submission	<a href="#">11 NYCRR 52.33 Circular Letter No. 33 (1999)</a> <a href="#">Supplement 1 to CL No. 33 (1999)</a>	<p>The filing must include a SERFF filing description or a letter of submission that contains the following:</p> <ul style="list-style-type: none"> <li>• The identifying form number of each form submitted. §52.33(a)</li> <li>• If the form had previously been submitted for preliminary review, the letter must include a reference to the previous submission and a statement setting out either that the form agrees precisely with the previous submission; or the differences from the form submitted for preliminary review. § 52.33(e)</li> </ul>	
Discrimination	<a href="#">§2606</a> <a href="#">§2607</a> <a href="#">§2608</a>	This form does not contain any unfair discrimination provisions because of race, color, creed, national origin, disability (including treatment of mental disability), sex, or marital status.	

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<b>APPLICATION FORMS</b>	<a href="#">Model Language</a>		Form/Page/Para Reference
Model Application Used? Yes <input type="checkbox"/> No <input type="checkbox"/>			
Authorization	<a href="#">11 NYCRR 420.18(b)</a>	If the application includes an authorization to disclose non-public personal health information, the authorization specifies the length of time the authorization will remain valid. The maximum allowable period is 24 months.	
Fraud Warning Statement	<a href="#">§403(d)</a> <a href="#">11 NYCRR 86.4</a>	The application contains the prescribed fraud warning statement immediately above the insured's signature.	
Prohibited Questions and Provisions	<a href="#">§3216(c)(5)(a)</a> <a href="#">§3204</a>  <a href="#">11 NYCRR 52.51</a>	The application does NOT contain: Questions as to the applicant's health status, medical condition (including both physical and mental illnesses), claims experience, receipt of health care, medical history, genetic information, evidence of insurability (including conditions arising out of domestic violence), disability or the applicant's race. A provision that changes the terms of the policy to which it is attached. A statement that the applicant has not withheld any information or concealed any facts. An agreement that an untrue or false answer material to the risk will render the policy void. An agreement that acceptance of any policy issued upon the application will constitute a ratification of any changes or amendments made by the insurer and inserted in the application, except to conform to §3204(d).	
<b>POLICY OR CONTRACT FORM PROVISIONS</b>			Form/Page/Para Reference
<b>COVER PAGE</b>			
Insurer name	<a href="#">Model Language</a>	This policy or contract form contains the name and full address of the issuing insurer on the front or back cover.	
Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>			
Signature of Company Officer		The signature of company officer(s) appears prominently on the policy or contract form (such as on the cover).	
Free Look	<a href="#">§4306</a> <a href="#">§3216(c)(10)</a>	This contract or policy contains a "free look" provision that is for a period of not less than 10 days and not more than 20 days.	
Brief Statement	<a href="#">§4306(m)</a>	This contract or policy contains a brief description of the contract on its first page.	
Table of Contents	<a href="#">§3102(c)(1)(G)</a> <a href="#">Model Language</a>	A table of contents is required.	
Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>			
<b>DEFINITIONS</b>	<a href="#">§ 3217</a> <a href="#">Model Language</a>	<i>Definitions included in the policy or contract form <b>must</b> comply with the Model Language. For a complete listing of the required definitions click on the adjacent Model Language link.</i>	Form/Page/Para Reference
Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>			
Services Performed at	<a href="#">§4303(dd)</a>	This policy or contract form may not exclude coverage for services covered under the policy or	

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Comprehensive Care Center for Eating Disorders	<a href="#">§4328</a>	contract when provided by a comprehensive care center for eating disorders pursuant to Article 27-J of the Public Health Law. Reimbursement for services provided through such comprehensive care centers shall, to the extent possible or practicable, be structured in a manner to facilitate the individualized, comprehensive and integrated plans of care which such centers' network of practitioners and providers are required to provide.	
<b>HOW THIS COVERAGE WORKS</b>			Form/Page/Para Reference
<b>Selecting a Primary Care Provider</b>			
Selecting, Accessing and Changing Participating Providers  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">§3217-a(a)(9)</a> <a href="#">§3217-a(a)(10)</a> <a href="#">§4324(a)(9); (10)</a> <a href="#">PHL § 4408(1)(i)</a> <a href="#">Model Language</a>	Where applicable, this policy or contract form includes a description of the procedures for insureds to select, access, and change primary and specialty care providers, including notice of how to determine whether a participating provider is accepting new patients.	
Designation of Primary Care Provider (PCP) & Access to Pediatricians  Does this product require a PCP to be designated? Yes <input type="checkbox"/> No <input type="checkbox"/>  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">§3217-e</a> <a href="#">§4306-d</a> <a href="#">PHL §4403(7)</a> 42 USC §300gg-19a 45 CFR §147.138(a) <a href="#">Model Language</a>	If the policy or contract requires the designation of a Primary Care Provider, this policy or contract form permits an insured to designate any participating PCP who is available to accept the insured.  If designation of a PCP for a child is required, the insured is permitted to designate a physician who specializes in pediatrics as the child's PCP if the provider is in-network and available to accept the child.	
Direct Access to OB/GYN Services  Does this product require a PCP to be designated? Yes <input type="checkbox"/> No <input type="checkbox"/>  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">§3217-c</a> <a href="#">§4306-b(a)</a> <a href="#">§4324(16-a)</a> <a href="#">PHL §4406-b</a> <a href="#">PHL §4408(1)(p-1)</a> 42 USC §300gg-19a 45 CFR §147.138(a) <a href="#">Model Language</a>	If the policy or contract requires the designation of a Primary Care Provider, it must provide a female insured direct access to primary and preventive obstetric and gynecologic services including annual examinations, care resulting from such annual examinations, and treatment of acute gynecologic conditions from a qualified participating provider of such services of her choice or for any care related to pregnancy provided that: <ul style="list-style-type: none"> <li>• such qualified provider discusses such services and treatment plan with the individual's primary care practitioner in accordance with the insurer's requirements; and</li> <li>• such qualified provider agrees to adhere to the insurer's policies and procedures, including any procedures regarding referrals and obtaining prior authorization for services other than obstetric and gynecologic services rendered by such qualified provider, and agrees to provide services pursuant to a treatment plan approved by the insurer.</li> </ul>	
<b>Preauthorization</b>			
Preauthorization Requirements  Model Language Used?	<a href="#">§3217-a(a)(2)</a> <a href="#">§3238</a> <a href="#">§4324(a)(1)</a> <a href="#">PHL § 4408(1)(b)</a>	This policy or contract form includes a description of all preauthorization or other notification requirements for treatments and services. If the policy or contract form requires a gatekeeper, the preauthorization requirements may not be imposed on the insured for In-Network services. A preauthorization or notification penalty of either 50% of the allowable amount for services rendered or	

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Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">Model Language</a>	\$500.00, whichever is less, is permissible.	
<b>Medical Necessity</b>			
Definition of Medical Necessity  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">§3217-a(a)(1)</a> <a href="#">§4324(a)(1)</a> <a href="#">§4408(1)(a)</a> <a href="#">Model Language</a>	This policy or contract form includes a definition of “medical necessity” used in determining whether benefits will be covered.	
Contact Information  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">§3217-a(a)(16)</a> <a href="#">§4324(a)(16)</a> <a href="#">PHL §4408(1)(q)</a> <a href="#">Model Language</a>	This policy or contract form includes all appropriate mailing addresses and telephone numbers to be utilized by insureds seeking information or authorization.	
<b>ACCESS TO CARE AND TRANSITIONAL CARE</b>			
Referral to Non-Participating Providers Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">§3217-a(a)(11)</a> <a href="#">§4324(a)(11)</a> <a href="#">PHL §4408(1)(k)</a> <a href="#">§4403(6)(a)</a> <a href="#">Model Language</a>	If a policy or contract form is a managed care product as defined in §4801(c) or an HMO, or an EPO it must describe how an insured may obtain a referral to a health care provider outside of the insurer’s network when the insurer does not have a health care provider with appropriate training and experience in the network to meet the health care needs of the insured and the procedure by which the insured can obtain such referral.	
Specialty Care Provider as PCP  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">§3217-a(a)(13)</a> <a href="#">§3217-d(b)</a> <a href="#">§4324(a)(13)</a> <a href="#">§4306-C(b)</a> <a href="#">PHL §4408(1)(m)</a> <a href="#">PHL §4403(6)(c)</a> <a href="#">Model Language</a>	If this policy or contract form requires (1) the designation of a PCP, and (2) that specialty care must be provided pursuant referral from a PCP, then it must include a notice that an insured with a life-threatening condition or disease or a degenerative and disabling condition or disease, either of which requires specialized medical care over a prolonged period of time, is permitted to request that a specialist be designated as their PCP to provide or coordinate the insured’s medical care and describe the procedure for requesting and obtaining a specialist as a PCP.	
Standing Referrals  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">§3217-a(a)(12)</a> <a href="#">§3217-d(b)</a> <a href="#">§4324(a)(12)</a> <a href="#">§4306-C(b)</a> <a href="#">PHL § 4408(1)(l)</a> <a href="#">Model Language</a>	If this policy or contract form requires (1) the designation of a PCP, and (2) that specialty care must be provided pursuant referral from a PCP, it must include a notice that an insured with a condition which requires on-going care from a specialist, may request a standing referral to such specialist and describe the procedure for requesting and obtaining such a standing referral.	
Specialty Care Center  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">§3217-a(a)(14)</a> <a href="#">§3217-d(b)</a> <a href="#">§4324(a)(14)</a> <a href="#">§4306-C(b)</a> <a href="#">PHL §4408(1)(n)</a> <a href="#">PHL §4403(6)(d)</a> <a href="#">Model Language</a>	If this policy or contract form requires (1) the designation of a PCP, and (2) that specialty care must be provided pursuant referral from a PCP, then it must include a notice that an insured with a life-threatening condition or disease or a degenerative and disabling condition or disease, either of which requires specialized medical care over a prolonged period of time, may request access to a specialty care center and describe the procedure for requesting and obtaining such a referral to a specialty care center.	
Transitional Care When A Provider Leaves the Network	<a href="#">§4804(e)</a> <a href="#">§3217-d(c)</a> <a href="#">§4306-C(c)</a>	If an insured is in an ongoing course of treatment when a provider leaves the network, then the policy or contract form must describe how an insured may to continue to receive treatment for the ongoing treatment from the former Participating Provider for up to ninety (90) days from the date the	

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<p>Model Language Used?          Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p><a href="#">PHL §4403(6)(e) Model Language</a></p>	<p>provider’s contractual obligation to provide services terminated. If the insured is pregnant and in the second or third trimester, the insured may be able to continue care with a former participating provider through delivery and any postpartum care directly related to the delivery.</p> <p>In order for the insured to continue to receive care for up to ninety (90) days or through a pregnancy with a former participating provider, the provider must agree to accept as payment the negotiated fee that was in effect just prior to the termination of the insurer’s contractual agreement with the provider and must also agree to provide the insurer with the necessary medical information related to the insured’s care and adhere to the insurer’s policies and procedures, including those for assuring quality of care, obtaining preauthorization, referrals, and a treatment plan approved by the insurer. If the provider agrees to the conditions, the care is treated as if being received from a participating provider.</p>	
<p>Transitional Care For A New Member in a Course of Treatment</p> <p>Model Language Used?          Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p><a href="#">§4804(f)</a>  <a href="#">§3217-d(c)</a>  <a href="#">§4306-C(c)</a>  <a href="#">PHL §4403(6)(f) Model Language</a></p>	<p>If an insured is in an ongoing course of treatment with a non-participating provider when the insured’s coverage becomes effective for (1) a life-threatening disease or condition or a degenerative and disabling condition or disease, or (2) for care for pregnancy if the insured is in the second or third trimester, then this policy or contract form must describe how the insured may continue to receive care for the ongoing course of treatment from the non-participating provider for up to sixty (60) days from the effective date of the insured’s coverage. The insured may continue care through delivery and any post-partum services directly related to the delivery.</p> <p>In order for the insured to continue to receive care for up to sixty (60) days or through pregnancy, the non-participating provider must agree to accept as payment the insurer’s fees for such services. The provider must also agree to provide the insurer with necessary medical information related to the insured’s care and to adhere to the insurer’s policies and procedures including those for assuring quality of care, obtaining preauthorization, referrals, and a treatment plan approved by the insurer. If the provider agrees to the conditions, the care is treated as if being received from a participating provider.</p>	
<p><b>COST-SHARING EXPENSES AND ALLOWED AMOUNT.</b></p>			
<p>Cost of Service</p> <p>Model Language Used?          Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p><a href="#">§3201(c)(3)</a>  <a href="#">11 NYCRR 52.1(c) Model Language</a></p>	<p>If the cost of the service is less than the copayment for the service, the patient is responsible for the lesser amount.</p>	
<p>Reimbursement of Providers</p> <p>Model Language Used?          Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p><a href="#">§3217-a(a)(4)</a>  <a href="#">§4324(a)(4)</a>  <a href="#">PHL §4408(1)(d) Model Language</a></p>	<p>This policy or contract form includes a description of the types of methodologies the insurer uses to reimburse providers.</p>	
<p>Non-Participating Providers and Non-Authorized Services</p>	<p><a href="#">§3217-a(a)(6)</a>  <a href="#">§4324(a)(6)</a>  <a href="#">PHL §4408(1)(f) Model Language</a></p>	<p>This policy or contract form includes a description of the insured’s financial responsibility for payment when services are provided by a health care provider who is not part of the insurer’s network or by any provider without the required authorization or when a procedure, treatment or service is not a covered health care benefit.</p>	

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Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>			
<b>ELIGIBILITY</b> Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">Model Language</a>	For each of the following eligibility provisions model language <u>must</u> be used.	Form/Page/Para Reference
Person to Whom Contract is Issued	<a href="#">§4304(d)</a>	This policy or contract provides coverage for the person to whom the contract is issued.	
Spouse	<a href="#">§4304(d)</a> <a href="#">Circular Letter No. 27 (2008)</a> <a href="#">Model Language</a>	For Spouse and/or Family coverage, this policy or contract form provides coverage for the lawful spouse, unless there is a divorce or annulment of the marriage. This includes marriages between same-sex spouses legally performed in this state and in other jurisdictions.	
Dependents	<a href="#">§4304(d)</a> <a href="#">§3216(a)(3)</a> <a href="#">§3216(a)(4)</a> 42 USC §300gg-14 26 CFR §§ 144.101, 146.101, 147.100 and 147.120 <a href="#">Model Language</a>	For Parent and Child/Children and/or Family coverage, this policy or contract form provides coverage of children until age 26.  <i>Note: Pursuant to §2608-a, an insurer may not deny enrollment to a child under the health coverage of the child's parent on the ground that the child was born out of wedlock, the child is not claimed as a dependent on the parent's federal income tax return, or the child does not reside with the parent or in the insurer's service area.</i>	
Unmarried Disabled Children	<a href="#">§4304(d)</a> <a href="#">§3216(a)(4)(C)</a> <a href="#">Model Language</a>	For Parent and Child/Children and/or Family coverage, this policy or contract form provides coverage for unmarried disabled children, regardless of age, who are incapable of self-sustaining employment by reason of mental illness, developmental disability, mental retardation, as defined in the mental hygiene law, or physical handicap, and who became so incapable prior to attainment of the age at which dependent coverage would otherwise terminate.  <i>Note: Such coverage shall not terminate while the coverage remains in effect and the dependent remains in such condition and is chiefly dependent on the insured for support and maintenance, if the insured has within 31 days of such dependent's attainment of the limiting age submitted proof of such dependent's incapacity.</i>	
Newborn Infants	<a href="#">§4304(d)</a> <a href="#">§3216(c)(4)(C)</a> <a href="#">Model Language</a> <a href="#">45 C.F.R. § 155.420</a> <a href="#">45 C.F.R. § 155.725</a>	For Parent and Child/Children and/or Family coverage, this policy or contract form provides coverage of newborn infants, including newly born infants adopted by the insured if the insured takes physical custody of the infant upon the infant's release from the hospital and files a petition pursuant to §115-c of the domestic relations law within 60 days of birth; and provided further that no notice of revocation to the adoption has been filed and consent to the adoption has not been revoked, shall be effective from the moment of birth, except that in cases of adoption, coverage of the initial hospital stay shall not be required where a birth parent has insurance coverage available for the infant's care.  <i>Note: In the case of Individual or Individual and Spouse Coverage, the insurer must permit the insured to elect such coverage of newborn infants from the moment of birth. If notification and/or payment of an additional premium are required to make coverage effective for a newborn infant, the</i>	

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		<i>coverage may provide that such notice and/or payment be made within no less than 60 days of the day of birth to make coverage effective from the moment of birth.</i>	
Adopted Children and Step-Children	<a href="#">11NYCRR52.17(a)(30)</a> , (31)	For Parent and Child/Children and/or Family coverage, this policy or contract form provides that adopted children and stepchildren are eligible for coverage on the same basis as natural children. Further, a policy or contract form covering a proposed adoptive parent, on whom the child is dependent, shall provide that such child be eligible for coverage on the same basis as a natural child during any waiting period prior to the finalization of the child's adoption.	
Domestic Partners	<a href="#">§4304(d)(1)</a> <a href="#">OGC Opinion 01-11-23</a> <a href="#">Model Language</a>	This policy or contract form may cover domestic partners, who are financially interdependent on the employee, but such coverage is not required. If such coverage is provided, the policy or contract form shall require the applicant to provide the following: <ul style="list-style-type: none"> <li>• Registration as a domestic partner, where such registry exists, or an affidavit of domestic partnership indicating that neither individual has been registered as a member of another domestic partnership within the last six months</li> <li>• Proof of cohabitation</li> <li>• Proof of financial interdependency by evidence of two or more of the following: joint bank account; joint credit or charge card; joint obligation on a loan; status as authorized signatory on the partner's bank account, credit card or charge card; joint ownership or holding of investments; joint ownership of residence; joint ownership of real estate other than residence; listing of both partners as tenants on lease; shared rental payments; shared household expenses; shared household budget for purposes of receiving government benefits; joint ownership of major items of personal property; joint ownership of a motor vehicle; joint responsibility for child care; shared child-care expenses; execution of wills naming each other as executor and/or beneficiary; designation as beneficiary under the other's life insurance policy or retirement benefits account; mutual grant of durable power of attorney; mutual grant of authority to make health care decisions; affidavit by creditor or other individual able to testify to partners' financial interdependence; other items of sufficient proof to establish economic interdependency under the circumstances of the particular case.</li> </ul>	
Enrollment Periods	<a href="#">45 C.F.R. § 155.410</a> <a href="#">45 C.F.R. § 155.420</a> <a href="#">45 C.F.R. § 155.305</a> <a href="#">45 C.F.R. § 155.725</a> <a href="#">Model Language</a>	This policy or contract form must provide for an initial open enrollment period, an annual open enrollment period, and special enrollment periods, including those special enrollment periods that allow for the addition of a new family member.	
<b>MANDATORY COVERED ESSENTIAL HEALTH BENEFITS</b>	Standard Benefit Design Description Chart	<i>The following benefits <u>must</u> be included in the policy or contract form.</i>  <b>Standard Products:</b> Insurers may not (i) substitute benefits; (ii) modify cost-sharing in any category ; (iii) add benefits to an essential health benefit category, including higher number of covered visits or days; and/or (iv) add benefits that are not considered essential health benefits.  All standard products must use the cost-sharing specified in the Standard Benefit Design Description Chart.	Form/Page/Para Reference

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		<p><b><u>Non-Standard Products:</u></b>  Insurers may either (i) substitute benefits within certain categories listed below, (ii) modify cost-sharing in any category; (iii) add benefits to an essential health benefit category, including a higher number of covered visits or days; and/or (iv) add benefits that are not considered essential health benefits, provided all changes are in accordance with federal and state regulation and guidance  The categories of benefits that may be substituted are:  A. Preventive/Wellness/Chronic Disease Management  B. Rehabilitative and Habilitative</p>	
<b>Benefits and Exclusions</b>	<a href="#">§4306</a>	This contract or policy includes a statement of the nature of the benefits to be furnished and the period during which they will be furnished and a detailed statement of any excluded or excepted benefits. The excepted benefits in this contract or policy appear with the same prominence as the benefits to which they apply.	
<b>PREVENTIVE CARE</b>			
Primary and Preventive Health Services  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">§4328</a> <a href="#">§4303(j), (p), (t)</a> <a href="#">§3216(i)(17)</a> <a href="#">§3216(l)</a> <a href="#">Circular Letter No. 3 (1994)</a> <a href="#">Circular Letter No. 13 (2006)</a> <a href="#">Required Immunizations</a> 42 USC § 300gg-13 45 CFR §147.130 45 CFR § 156.100	This policy or contract form includes the following coverage for primary and preventive health services for a covered child from the date of birth through age 19: <ul style="list-style-type: none"> <li>• An initial hospital check-up and well child visits scheduled in accordance with the American Academy of Pediatrics.</li> <li>• At each visit, services in accordance with the American Academy of Pediatrics, including a medical history, complete physical examination, developmental assessment, anticipatory guidance, laboratory tests and necessary immunizations in accordance with the Advisory Committee on Immunization Practices.</li> </ul> Such coverage shall not be subject to deductibles, copayments and/or coinsurance.	
Federally Mandated Preventive Health Services  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	45 CFR § 156.100 <a href="#">§4328</a> <a href="#">Model Language HRSA Guidelines</a>	This policy or contract form includes coverage for the following preventive care and screenings for children and adults with no cost-sharing: <ul style="list-style-type: none"> <li>• Evidence-based items or services for children and adults with a rating of A or B by the U.S. Preventive Services Task Force.</li> <li>• Immunizations recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention.</li> <li>• Preventive care and screenings for infants, children and adolescents in guidelines supported by the Health Resources and Services Administration.</li> <li>• Preventive care and screenings for women in guidelines supported by the Health Resources and Services Administration.</li> </ul> Such coverage shall not be subject to deductibles, copayments and/or coinsurance.	
Cervical Cytology Screening	<a href="#">§4328</a> <a href="#">§3216(i)(15)</a>	This policy or contract form includes coverage for annual cervical cytology screening for cervical cancer and its precursor states for women aged eighteen and older. Cervical cytology screening	

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<p>Model Language Used?          Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p><a href="#">§ 4303(t)</a>          42 USC § 300gg-13          45 CFR §147.130  <a href="#">Model Language</a>  <a href="#">HRSA Guidelines</a></p>	<p>includes an annual pelvic examination, collection and preparation of a Pap smear, and laboratory and diagnostic services provided in connection with examining and evaluating the Pap smear.</p> <p>Such coverage shall not be subject to deductibles, copayments and/or coinsurance when provided in accordance with <a href="#">HRSA guidelines</a>.</p>	
<p>Mammography Screening</p> <p>Model Language Used?          Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p><a href="#">§4328</a>  <a href="#">§3216(i)(11)</a>  <a href="#">§4303(p)</a>          42 USC § 300gg-13          45 CFR §147.130  <a href="#">Model Language</a>  <a href="#">HRSA Guidelines</a></p>	<p>This policy or contract form includes the following coverage for mammography screening for occult breast cancer:</p> <ul style="list-style-type: none"> <li>• Upon the recommendation of a physician, a mammogram at any age for covered persons having a prior history of breast cancer or who have a first degree relative with a prior history of breast cancer.</li> <li>• A single, baseline mammogram for covered persons aged 35-39, inclusive.</li> <li>• An annual mammogram for covered persons aged 40 and older.</li> <li>• Diagnostic mammograms (mammograms that are performed in connection with the treatment or follow-up of breast cancer) are unlimited and are covered whenever they are Medically Necessary.</li> </ul> <p>Such coverage shall not be subject to deductibles, copayments and/or coinsurance when provided in accordance with <a href="#">HRSA guidelines</a>.</p>	
<p>Family Planning &amp; Reproductive Health Services</p> <p>Model Language Used?          Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p>45 CFR § 156.100  <a href="#">Model Language</a>          42 USC § 300gg-13  <a href="#">HRSA Guidelines</a>  <a href="#">§4328</a>  <a href="#">§3216(i)(10)</a>  <a href="#">§3216(l)</a></p>	<p>This policy or contract form includes coverage for family planning services which consist of FDA approved contraceptive methods prescribed by a provider (not covered under the prescription drug benefits), counseling on use of contraceptives, related topics and sterilization procedures for women. Such coverage shall not be subject to deductibles, copayments and/or coinsurance when provided in accordance with the comprehensive guidelines supported by HRSA and items or services with an “A” or “B” rating from USPSTF.</p> <p>This policy or contract form includes coverage for vasectomies. Such coverage may be subject to deductibles, copayments and/or coinsurance.</p>	
<p>Bone Mineral Density Measurements or Tests, Drugs and Devices</p> <p>Model Language Used?          Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p><a href="#">§3216(l)</a>  <a href="#">§4328</a>  <a href="#">§ 4303(bb)</a>          42 USC § 300gg-13          45 CFR §147.130  <a href="#">Model Language</a></p>	<p>This policy or contract form includes coverage for bone mineral density measurements or tests, prescription drugs, and devices approved by the FDA or generic equivalents as approved substitutes. Bone mineral density measurements or tests, drugs or devices shall include those covered for individuals meeting the criteria under the federal Medicare program and those in accordance with the criteria of the National Institutes of Health. Individuals qualifying for coverage, at a minimum, include individuals:</p> <ul style="list-style-type: none"> <li>• Previously diagnosed as having osteoporosis or having a family history of osteoporosis; or</li> <li>• With symptoms or conditions indicative of the presence or significant risk of osteoporosis; or</li> <li>• On a prescribed drug regimen posing a significant risk of osteoporosis; or</li> <li>• With lifestyle factors to a degree as posing a significant risk of osteoporosis; or,</li> <li>• With such age, gender, and/or other physiological characteristics which pose a significant risk for osteoporosis.</li> </ul>	

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		Such coverage, when provided in accordance with the comprehensive guidelines supported by HRSA and items or services with an “A” or “B” rating from USPSTF, shall not be subject to deductibles, copayments and/or coinsurance. Other such coverage provided may be subject to deductibles, copayments and/or coinsurance	
Prostate Cancer Screening  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">§4328</a> <a href="#">§3216(k)(11-a)(A)</a> <a href="#">§ 4303(z-1)</a> <a href="#">Model Language</a>	This policy or contract form includes coverage for the diagnostic screening for prostate cancer including: <ul style="list-style-type: none"> <li>• Standard diagnostic testing including, but not limited to, a digital rectal examination and a prostate-specific antigen test at any age for men having a prior history of prostate cancer; and</li> <li>• An annual standard diagnostic examination for men age 50 and over who are asymptomatic and for men age 40 or older with a family history of prostate cancer or other prostate cancer risk factors.</li> </ul> <p>Such coverage may be subject to deductibles, copayments and/or coinsurance as deemed appropriate by the Superintendent and as are consistent with other benefits within the policy or contract form.</p>	
<b>EMERGENCY SERVICES AND URGENT CARE</b>			
Pre-Hospital Emergency Medical and Ambulance Services  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">§4328</a> <a href="#">§3216(i)(24)</a> <a href="#">§4303(aa)</a> <a href="#">Model Language</a>	<p><b><u>Emergency Medical and Ambulance Services:</u></b>          This policy or contract form includes coverage for pre-hospital emergency medical services for the treatment of an emergency condition when such services are provided by an ambulance service (either ground, water or air) issued a certificate to operate pursuant to §3005 of the Public Health Law. This policy or contract form will, however, only provide coverage when a prudent layperson, possessing an average knowledge of medicine and health, could reasonably expect the absence of such transportation to result in: (i) Placing the health of the person afflicted with such condition or, with respect to a pregnant woman, the health of the woman or her unborn child in serious jeopardy, or in the case of a behavioral condition, placing the health of such person or others in serious jeopardy; (ii) Serious impairment to such person’s bodily functions; (iii) Serious dysfunction of any bodily organ or part of such person; or (iv) Serious disfigurement of such person.</p> <p>An ambulance service may not charge or seek reimbursement from the insured for Pre-Hospital Emergency Medical Services relating to non-airborne transportation to a Hospital except for the collection of any applicable copayment, coinsurance, or deductible. Pre-Hospital Emergency Medical Services and ambulance services for medical emergencies do not require preauthorization.</p> <p><b><u>Non-Emergency Ambulance Services:</u></b>          This policy or contract form covers non-emergency ambulance transportation by a licensed ambulance service (either ground or air ambulance, as appropriate) between facilities when the transport is any of the following:</p> <ul style="list-style-type: none"> <li>• From a Non-Participating Hospital to a Participating Hospital.</li> </ul>	

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		<ul style="list-style-type: none"> <li>• To a Hospital that provides a higher level of care that was not available at the original Hospital.</li> <li>• To a more cost-effective acute care facility.</li> <li>• From an acute facility to a sub-acute setting.</li> </ul>	
<p>Emergency Services</p> <p>Model Language Used?          Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p><a href="#">§4328</a>  <a href="#">§4303(a)(2)</a>  <a href="#">§3216(i)(9)</a>  <a href="#">§3217-a(a)(8)</a>  <a href="#">§4900(c)</a>  <a href="#">§4303(a)(2)</a>  <a href="#">Circular Letter No.1 (2002)</a>  <a href="#">PHL § 4408(1)(h)</a>  <a href="#">10 NYCRR § 98-1.13</a>            42 USC § 300gg-19a            45 CFR §147.138(b)            45 CFR § 156.100  <a href="#">Model Language</a></p>	<p>This policy or contract form includes coverage for the treatment of an emergency condition in hospital facilities:</p> <ul style="list-style-type: none"> <li>• without the need for any prior authorization;</li> <li>• regardless of whether the provider is a participating provider;</li> <li>• without imposing any administrative requirement or limitation on out-of-network coverage that is more restrictive than the requirements or limitations that apply to emergency services received from participating providers;</li> <li>• the cost-sharing (copayment or coinsurance) shall be the same regardless of whether the services are provided by a participating or a non-participating provider; and</li> <li>• The benefits for out-of-network emergency services must at a minimum equal the greatest of the following amounts: (i) the amount negotiated with in-network providers for the emergency service; (ii) the amount for the emergency service calculated using the same method the insurer uses to determine payments for out-of-network services excluding any in-network co-payment or coinsurance; or (iii) the amount that would be paid under Medicare for the emergency service excluding any in-network co-payment or coinsurance.</li> </ul> <p><i>Note the following definitions must be used:</i></p> <p><i>Emergency condition means a medical or behavioral condition that manifests itself by acute symptoms of sufficient severity, including severe pain, such that a prudent layperson, possessing an average knowledge of medicine and health, could reasonably expect the absence of immediate medical attention to result in (i) placing the health of the person afflicted with such condition or, with respect to a pregnant woman, the health of the woman or her unborn child in serious jeopardy, or in the case of a behavioral condition, placing the health of such person or others in serious jeopardy, or (ii) serious impairment to such person’s bodily functions; (iii) serious dysfunction of any bodily organ or part of such person; or (iv) serious disfigurement of such person; or a condition described in §1867(e)(1)(A)(i), (ii) or (iii) of the Social Security Act.</i></p> <p><i>Emergency services means with respect to an emergency condition (i) a medical screening examination as required under 42 U.S.C. §1395dd, which is within the capability of the emergency department of a hospital, including ancillary services routinely available to the emergency department to evaluate such emergency medical condition; and (ii) within the capabilities of the staff and facilities available at the hospital, such further medical examination and treatment as are required under 42 U.S.C. §1395dd to stabilize the patient. For purposes of this paragraph” to stabilize” means, with respect to an emergency condition, to provide such medical treatment of the condition as may be necessary to assure, within reasonable medical probability, that no material deterioration of the condition is likely to result from or occur during the transfer of the insured from a facility or to deliver</i></p>	

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		<i>a newborn child (including the placenta).</i>	
Urgent Care Services Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">45 CFR § 156.100 §4328 §3216(l)</a>	This policy or contract form includes coverage for Urgent Care. Urgent Care is medical care for an illness, injury or condition that is serious enough for a reasonable person to seek care right away, but not so severe as to require emergency care.	
<b>OUTPATIENT SERVICES, INPATIENT SERVICES, EQUIPMENT AND DEVICES</b>			
Advanced Imaging Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	45 CFR § 156.100 <a href="#">§4328 §3216(l)</a> Model Language	This policy or contract form provides coverage for PET scans, MRI, nuclear medicine, and CAT scans.  Such coverage may be subject to deductibles, copayments and/or coinsurance.	
Allergy Testing and Treatment Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	45 CFR § 156.100 <a href="#">§4328 §3216(l)</a> Model Language	This policy or contract form provides coverage for testing and evaluations including: injections, and scratch and prick tests to determine the existence of an allergy. This policy or contract form also provides coverage for allergy treatment, including desensitization treatments, routine allergy injections and serums.  Such coverage may be subject to deductibles, copayments and/or coinsurance.	
Ambulatory Surgery Center Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	45 CFR § 156.100 <a href="#">§4328 §3216(l)</a> Model Language	This policy or contract form provides coverage for surgical procedures performed at an Ambulatory Surgical Center including services and supplies provided by the center the day the surgery is performed.  Such coverage may be subject to deductibles, copayments and/or coinsurance.	
Chemotherapy Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	45 CFR § 156.100 <a href="#">§4328 §3216(l)</a> Model Language	This policy or contract form provides coverage for chemotherapy in an outpatient facility or in a professional provider office.  Such coverage may be subject to deductibles, copayments and/or coinsurance.	
Chiropractic Care Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">§3216(i)(21) §4328 §4303(y) Model Language</a>	This policy or contract form includes coverage for chiropractic care in connection with the detection or correction by manual or mechanical means of structural imbalance, distortion or subluxation in the human body for the purpose of removing nerve interference, and the effects thereof, where such interference is the result of or related to distortion, misalignment, or subluxation in the vertebral column.  Chiropractic care and services may be subject to reasonable deductible, copayment and coinsurance amounts, reasonable fee or benefit limits, and reasonable utilization review, provided that any such amounts, limits and review: shall not function to direct treatment in a manner discriminative against chiropractic care and individually and collectively shall be no more restrictive than those applicable	

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		<p>under the coverage to care or services provided by other health care professionals in the diagnosis, treatment and management of the same or similar conditions, injuries, complaints, disorders or ailments even if differing nomenclature is used to describe the condition, injury, complaint, disorder or ailment.</p> <p><i>Note: The Department interprets this mandate to mean that policy or contract forms may not subject a visit to a chiropractor or to a provider of chiropractic care to higher cost sharing than that which applies to other specialty office visits under the policy or contract. Additionally, a policy or contract may not impose a greater level of utilization review to chiropractic care and services than that which applies to specialty office care in general under the policy or contract. This means, for example, that a policy or contract may not require pre-certification or preauthorization of chiropractic care and services if it does not require the same for specialty office visits in general.</i></p>	
<p>Dialysis Coverage</p> <p>Model Language Used?          Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p><a href="#">§4328</a>  <a href="#">§3216(l)</a>  <a href="#">§4303(gg)</a>  <a href="#">45 CFR § 156.100</a>  <a href="#">Model Language</a></p>	<p>This policy or contract form provides coverage for dialysis treatment of an acute or chronic kidney ailment. If the policy or contract form does not otherwise cover out-of-network services, dialysis treatment or services provided by a non-participating provider must be covered if the following conditions are met:</p> <ul style="list-style-type: none"> <li>• The out-of-network provider is duly licensed to practice and authorized to provide such treatment;</li> <li>• The out-of-network provider is located outside the service area of the insurer;</li> <li>• The in-network provider treating the insured for the condition issues a written order stating that the dialysis treatment is necessary;</li> <li>• The insured notifies the insurer in writing 30 days in advance of the proposed date(s) of the out-of-network dialysis treatment and attaches the written order of the in-network provider. If the insured must travel on sudden notice due to family or other emergency, shorter notice may be permitted, provided that the insurer has a reasonable opportunity to review the travel and treatment plans of the insured;</li> <li>• The insurer has the right to pre-approve the dialysis treatment schedule; and</li> <li>• Such coverage may be limited to 10 out-of-network treatments in a calendar year.</li> </ul> <p>Benefits for services of a Non-Participating Provider are subject to any applicable cost sharing that applies to dialysis treatments by a Participating Provider. However, the insured will also be responsible for paying any difference between the amount the insurer would have paid had the service been provided by a Participating Provider and the Non-Participating Provider's charge.</p>	
<p>Outpatient Habilitative Services</p> <p>Model Language Used?          Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p><i>Note: Substitution and the addition of benefits to EHB categories are only</i></p>	<p><a href="#">§4328</a>  <a href="#">§3216(l)</a>  <a href="#">45 CFR § 156.100</a>  <a href="#">Model Language</a></p>	<p>This policy or contract form includes coverage for habilitation therapy, including physical therapy, speech therapy, and occupational therapy, in the outpatient department of a facility or in a professional provider's office for up to 60 visits per condition, per lifetime.</p> <p>Such coverage may be subject to deductibles, copayments and/or coinsurance.</p> <p><i>Note: Non-standard Exchange plans may: increase the number of covered visits; cover 60 or more visits per condition; cover visits per year rather than per condition; and may remove the lifetime limit.</i></p>	

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<p><i>permissible in Non-Standard Products.</i>          Non-Standard Product?          Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Is this benefit being substituted?          Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Are additional benefits being added to this EHB category?          Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>If yes, please explain how this substitution or addition differs from the Standard benefit in the space provided.</p>			
<p><b>Non-Standard Benefit explanation:</b></p>			
<p>Home Health Services          Model Language Used?          Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p><a href="#">§4328</a>  <a href="#">§3216(i)(6)</a>  <a href="#">§4303(a)(3)</a>  <a href="#">Model Language</a></p>	<p>This policy or contract form includes coverage of home care for not less than 40 visits in a plan year for each person covered under the policy or contract if hospitalization or confinement in a nursing facility would otherwise be required. Home care must be provided by an agency possessing a valid certificate of approval or license issued pursuant to Article 36 of the Public Health Law and shall consist of one or more of the following:</p> <ul style="list-style-type: none"> <li>• Part-time or intermittent home nursing care by or under the supervision of a registered professional nurse.</li> <li>• Part-time or intermittent home health aide services which consist primarily of caring for the patient.</li> <li>• Physical, occupational or speech therapy if provided by the home health service or agency.</li> <li>• Medical supplies, drugs and medications prescribed by a physician and laboratory services by or on behalf of a certified or licensed home health agency.</li> <li>• Each visit by a member of a home care team shall be considered as one home care visit.</li> <li>• Four hours of home health aide service shall be considered as one home care visit</li> </ul> <p>Such coverage may be subject to an annual deductible of not more than \$50 per person covered under the policy or contract form and may be subject to a coinsurance provision which provides not less than 75% of reasonable charges for services. Such coverage may be subject to copayments.</p> <p><i>Note: Standard Exchange Plans must cover 40 visits. Non-standard Exchange plans may increase the number of covered home health care visits.</i></p>	

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<p>Interruption of Pregnancy</p> <p>Model Language Used?          Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p><a href="#">45 CFR § 156.100 §4328</a>  <a href="#">§3216(l)</a>  <a href="#">Model Language</a></p>	<p>This policy or contract form includes coverage for therapeutic abortions. Non-therapeutic abortions in cases of rape, incest or fetal malformation are also covered. Elective abortions are covered for one procedure per Member, per Year.</p> <p><i>Note: Plans must include the one procedure limit for the Standard Exchange plan and may provide coverage that is more favorable for the Non-standard exchange plans.</i></p>	
<p>Treatment of Correctable Medical Conditions that Cause Infertility/Infertility Treatments</p> <p>Model Language Used?          Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p><a href="#">§4328</a>  <a href="#">§3216(i)(13)</a>  <a href="#">§4303(s)</a>  <a href="#">Definition of Infertility</a>  <a href="#">OGC Opinion 05-11-10</a>  <a href="#">Model Language</a></p>	<p>This policy or contract form shall not exclude coverage for hospital, surgical or medical care for the diagnosis and treatment of correctable medical conditions otherwise covered under the policy or contract solely because the medical condition results in infertility.</p> <ul style="list-style-type: none"> <li>• Coverage shall not exclude surgical or medical procedures which would correct malformation, disease or dysfunction resulting in infertility.</li> <li>• Coverage shall not exclude diagnostic tests and procedures including hysterosalpingogram, hysteroscopy, endometrial biopsy, laparoscopy, sono-hysterogram, post coital tests, testis biopsy, semen analysis, blood tests, ultrasound and artificial insemination, or prescription drugs if prescription drug coverage is otherwise provided under the policy or contract.</li> <li>• Coverage shall be provided for persons aged 21-44 years; however, coverage beyond this age range is not precluded for Non-Standard Products. Such coverage may be subject to deductibles, copayments and/or coinsurance deemed appropriate by the Superintendent and as are consistent with other benefits within the policy or contract.</li> <li>• This mandate does not require coverage of the following treatments in connection with infertility: in vitro fertilization; gamete intrafallopian tube transfers; zygote intrafallopian tube transfers; the reversal of elective sterilizations; cost for an ovum donor or donor sperm; sperm storage costs; cryopreservation and storage of embryos; ovulation predictor kits; reversal of tubal ligations; sex change procedures; cloning; or medical or surgical services or procedures determined to be experimental. These are the only infertility treatments that may be expressly excluded in the policy or contract form.</li> </ul>	
<p>Infusion Therapy</p> <p>Model Language Used?          Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p>45 CFR § 156.100  <a href="#">§4328</a>  <a href="#">§3216(i)(15-a)(A)</a>  <a href="#">§3216(l)</a>          Model Language</p>	<p>This policy or contract form includes coverage for infusion therapy which is the administration of drugs using specialized delivery systems which otherwise would have required hospitalization.</p> <p>Such coverage may be subject to deductibles, copayments and/or coinsurance.</p>	
<p>Laboratory Procedures, Diagnostic Testing and Radiology Services</p> <p>Model Language Used?          Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p>45 CFR § 156.100  <a href="#">§4328</a>  <a href="#">§3216(l)</a>          Model Language</p>	<p>This policy or contract form provides coverage for x-ray, laboratory procedures and diagnostic testing, services and materials, including diagnostic X-rays, X-ray therapy, fluoroscopy, electrocardiograms, electroencephalograms, laboratory tests, and therapeutic radiology services.</p> <p>Such coverage may be subject to deductibles, copayments and/or coinsurance.</p>	
<p>Office Visits</p> <p>Model Language Used?</p>	<p>45 CFR § 156.100  <a href="#">§4328</a>  <a href="#">§3216(l)</a></p>	<p>This policy or contract form provides coverage for office visits for the diagnosis and treatment of injury, disease, and medical conditions. Office visits may include house calls.</p>	

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Yes <input type="checkbox"/> No <input type="checkbox"/>	Model Language	Such coverage may be subject to deductibles, copayments and/or coinsurance.	
Outpatient Hospital Services  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	45 CFR § 156.100 <a href="#">§4328</a> <a href="#">§3216(i)(5)</a> <a href="#">§3216(l)</a> Model Language	This policy or contract form provides coverage for hospital services and supplies described in the inpatient hospital section of the policy or contract form that can be provided while being treated in an outpatient facility.  Such coverage may be subject to deductibles, copayments and/or coinsurance.	
Preadmission Testing  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">§4328</a> <a href="#">§3216(i)(7)</a> <a href="#">§4303(a)(1)</a> <a href="#">Model Language</a>	This policy or contract form includes coverage for preadmission testing ordered by a physician performed in the out-patient facilities of a hospital as a planned preliminary to admission of the patient as an in-patient for surgery in the same hospital provided that: tests are necessary for and consistent with the diagnosis and treatment of the condition for which surgery is to be performed; reservations for a hospital bed and for an operating room were made prior to the performance of the tests; the surgery actually takes place within seven days of the tests; and the patient is physically present at the hospital for the tests.  Such coverage may be subject to deductibles, copayments and/or coinsurance.	
Outpatient Rehabilitative Services  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>  <i>Note: Substitution and the addition of benefits to EHB categories are only permissible in Non-Standard Products.</i> Non-Standard Product? Yes <input type="checkbox"/> No <input type="checkbox"/>  Is this benefit being substituted? Yes <input type="checkbox"/> No <input type="checkbox"/> Are additional benefits being added to this EHB category? Yes <input type="checkbox"/> No <input type="checkbox"/>  If yes, please explain how this substitution or addition differs from the Standard	<a href="#">45 CFR § 156.100</a> <a href="#">§4328</a> <a href="#">§3216(l)</a> <a href="#">Model Language</a>	This policy or contract form includes coverage for rehabilitation therapy, including physical therapy, speech therapy, and occupational therapy, in the outpatient department of a facility or in a professional provider's office for up to 60 visits per condition, per lifetime.  <i>For the purposes of this benefit, "per condition" means the disease or injury causing the need for the therapy.</i>  Speech and physical therapy is covered only when: such therapy are related to the treatment or diagnosis of a physical illness or injury (in the case of a dependent child, this includes a medically diagnosed congenital defect); is ordered by a physician; and the insured has been hospitalized or has undergone surgery for such illness or injury.  Speech, physical and occupational therapy services must begin within six months of the later to occur: <ul style="list-style-type: none"> <li>• The date of the injury or illness that caused the need for the therapy;</li> <li>• The date You are discharged from a Hospital where surgical treatment was rendered; or</li> <li>• The date outpatient surgical care is rendered.</li> </ul> In no event will the therapy continue beyond 365 days after such event.  Such coverage may be subject to deductibles, copayments and/or coinsurance.  <i>Note: Non-standard Exchange plans may: increase the number of covered visits; cover 60 or more visits per therapy or condition; cover visits per year rather than per condition; remove the lifetime limit; remove the other conditions/ limitations for coverage; and/or omit the requirement for a prior</i>	

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benefit in the space provided.		<i>hospitalization or surgery.</i>	
<u>Non-Standard Benefit explanation:</u>			
Second Medical Opinion for Cancer Diagnosis  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">§4328</a> <a href="#">§3216(i)(19)(A)(i)</a> <a href="#">§4303(w)</a> <a href="#">Model Language</a>	This policy or contract form includes coverage for a second medical opinion by an appropriate specialist, including but not limited to a specialist affiliated with a specialty care center for the treatment of cancer, in the event of a positive or negative diagnosis of cancer or a recurrence of cancer or a recommendation of a course of treatment for cancer.  <ul style="list-style-type: none"> <li>• This benefit includes coverage for a second medical opinion from a non-participating specialist, including but not limited to a specialist affiliated with a specialty care center for the treatment of cancer when the attending physician provides a written referral to the non-participating specialist, at no additional cost to the insured beyond what such insured would have paid for services from a participating specialist.</li> <li>• This benefit also includes coverage for a second medical opinion by a non-participating specialist where there is no referral from the attending physician and where the insurer has not pre-authorized the service. In such cases, the insurer is responsible for covering the medically necessary services at a usual, customary and reasonable rate.</li> </ul> Such coverage may be subject to deductibles, copayments and/or coinsurance as deemed appropriate by the Superintendent and as are consistent with other benefits within the policy or contract form.	
Second Surgical Opinion  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">§4328</a> <a href="#">§3216(i)(8)</a> <a href="#">§4303(b)</a> <a href="#">Circular Letter No. 29 (1979)</a> <a href="#">Model Language</a>	This policy or contract form includes coverage for a second surgical opinion by a qualified physician on the need for surgery.  Such coverage may be subject to deductibles, copayments and/or coinsurance.	
Mandatory Second Surgical Opinion  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">§4303(b)</a> <a href="#">§4328</a> <a href="#">Circular Letter No. 29 (1979)</a> <a href="#">Model Language</a>	The policy or contract form may contain a mandatory second surgical opinion provision only if such provision is consistent with Circular Letter No. 29 (1979).  Such coverage may not be subject to deductibles, copayments and/or coinsurance.	
Second Opinion in Other Cases  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	45 CFR § 156.100 <a href="#">§4328</a> Model Language	This policy or contract form shall include coverage for a second opinion in cases when a subscriber disagrees with a provider's recommended course of treatment.  Such coverage may be subject to deductibles, copayments and/or coinsurance.	
Surgical Services  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	45 CFR § 156.100 <a href="#">§4328</a> <a href="#">§3216(l)</a> <a href="#">11 NYCRR § 52.6</a>	This policy or contract form includes coverage for physicians' services for surgical procedures, including operating and cutting procedures for the treatment of a sickness or injury, and closed reduction of fractures and dislocations of bones, endoscopies, incisions, or punctures of the skin on an inpatient and outpatient basis, including the services of the surgeon or specialist, assistant (including a	

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Oral Surgery  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	45 CFR § 156.100 11 <a href="#">NYCRR§52.16(c)(9)</a> <a href="#">§4328</a> <a href="#">§3216(l)</a> Model Language	This policy or contract form provides coverage for the following limited dental and oral surgical procedures: <ul style="list-style-type: none"> <li>• Oral surgical procedures for jaw bones or surrounding tissue and dental services for the repair or replacement of sound natural teeth that are required due to accidental injury. Replacement is covered only when repair is not possible. Dental services must be obtained within 12 months of the injury.</li> <li>• Oral surgical procedures for jaw bones or surrounding tissue and dental services necessary due to congenital disease or anomaly.</li> <li>• Oral surgical procedures required for the correction of a non-dental physiological condition which has resulted in a severe functional impairment.</li> <li>• Removal of tumors and cysts requiring pathological examination of the jaws, cheeks, lips, tongue, roof and floor of the mouth. Cysts related to teeth are not covered.</li> <li>• Surgical/nonsurgical medical procedures for temporomandibular joint disorders and orthognathic surgery.</li> </ul> Such coverage may be subject to deductibles, copayments and/or coinsurance.	
Mastectomy Care  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">§3216(l)</a> <a href="#">§3216(i)(20)</a> <a href="#">§4328</a> <a href="#">§4303(v)</a> Women’s Health and Cancer Rights Act of 1998, 29 USC 1185(b) <a href="#">Model Language</a>	This policy or contract form includes coverage for a period of inpatient hospital care as is determined by the attending physician in consultation with the patient to be medically appropriate for a person undergoing a lymph node dissection or a lumpectomy for the treatment of breast cancer or a mastectomy covered under the policy or contract, and any physical complications arising from the mastectomy, including lymphedema. Such coverage may be subject to deductibles, copayments and/or coinsurance deemed appropriate by the Superintendent and as are consistent with other benefits within the policy or contract form.	
Post Mastectomy Reconstruction  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">§3216(i)(20)</a> <a href="#">§4328</a> <a href="#">§4303(x)</a> Women’s Health and Cancer Rights Act of 1998, 29 USC 1185(b) <a href="#">Model Language</a>	This policy or contract form includes coverage for breast reconstruction surgery after a mastectomy or partial mastectomy including all stages of reconstruction of the breast on which the mastectomy or partial mastectomy has been performed, surgery and reconstruction of the other breast to produce a symmetrical appearance, and prostheses and physical complications of mastectomy including lymphedemas in the manner determined by the attending physician and the patient to be appropriate. Such coverage may be subject to deductibles, copayments and/or coinsurance deemed appropriate by the Superintendent and as are consistent with other benefits within the policy or contract.	
Transplants  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	45 CFR § 156.100 <a href="#">§3215(l)</a> <a href="#">§4328</a> Model Language	This policy or contract form provides coverage for transplants determined to be non-experimental and non-investigational. Covered transplants include but are not limited to: kidney, corneal, liver, heart, and heart/lung transplants; and bone marrow transplants for aplastic anemia, leukemia, severe combined immunodeficiency disease and Wiskott-Aldrich Syndrome.	

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		Such coverage may be subject to deductibles, copayments and/or coinsurance.	
<p>Autism Spectrum Disorder</p> <p>Model Language Used?          Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p><a href="#">§4328</a>  <a href="#">§3216(i)(25)</a>  <a href="#">Model Language</a>          11 NYCRR 440</p>	<p>This policy or contract form includes coverage for the screening, diagnosis and treatment of autism spectrum disorder, including the following care and assistive communication devices prescribed or ordered for an individual diagnosed with autism spectrum disorder by a licensed physician or a licensed psychologist:</p> <ul style="list-style-type: none"> <li>• behavioral health treatment;</li> <li>• psychiatric care;</li> <li>• psychological care;</li> <li>• medical care provided by a licensed health care provider;</li> <li>• therapeutic care, including therapeutic care which is deemed habilitative or nonrestorative, in the event that the policy provides coverage for therapeutic care; and</li> <li>• pharmacy care in the event that the policy or contract provides coverage for prescription drugs.</li> </ul> <p>This policy or contract form shall include a definition of “autism spectrum disorder” which means any pervasive developmental disorder defined in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders, including autistic disorder; Asperger’s disorder; Rett’s disorder; childhood disintegrative disorder; and pervasive developmental disorder not otherwise specified (PDD-NOS).</p> <p>The policy or contract form shall include a definition of “behavioral health treatment” which means counseling and treatment programs, when provided by a licensed provider and applied behavior analysis, when provided or supervised by a behavior analysis provider as defined and described in 11 NYCRR 440, that are necessary to develop, maintain, or restore, to the maximum extent practicable, the functioning of an individual.</p> <p>The policy or contract form shall include coverage for “applied behavior analysis” which means 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. Coverage for applied behavioral analysis is limited to 680 hours per covered individual per year.</p> <p>The policy or contract form shall include a definition of “assistive communication devices” which at a minimum shall include dedicated devices which are specifically designed to aid in communication and are not generally useful to a person in the absence of a communication impairment and software applications that enable a non-covered device to function as a communication device.</p> <p>Such coverage may be subject to deductibles, copayments and/or coinsurance as deemed appropriate by the Superintendent and as are consistent with other benefits within the policy or contract form.</p>	

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<p>Diabetes Equipment, Supplies and Self-Management Education</p> <p>Model Language Used?          Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p><a href="#">§3216(i)(15-a)</a>  <a href="#">§4328</a>  <a href="#">§4303(u)</a>  <a href="#">10NYCRR60-3.1</a>  <a href="#">Model Language</a></p>	<p>This policy or contract form includes coverage for equipment, supplies and self-management education described in §§ 3216(i)(15-a) or <a href="#">4303(u)</a> for the treatment of diabetes. Such coverage may be subject to deductibles, copayments and/or coinsurance deemed appropriate by the Superintendent and as are consistent with other benefits.</p> <p><i>Note: For <b>Standard Products</b>, the medical benefit cost-sharing must apply. For <b>Non-Standard Products</b>, either a medical or a prescription benefit, may apply whichever will provide a more generous benefit.</i></p> <p><i>Note: Since the statute refers to equipment, supplies and self-management education that are prescribed by a physician “or other licensed health care provider legally authorized to prescribe under title eight of the education law...,” the policy or contract form may not limit coverage to care prescribed by a physician.</i></p>	
<p>Durable Medical Equipment and Braces</p> <p>Model Language Used?          Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p>45 CFR § 156.100  <a href="#">§3216(l)</a>  <a href="#">§4328</a>          Model Language</p>	<p>This policy or contract form provides coverage for the rental or purchase of durable medical equipment and braces. Coverage is for standard equipment only. Repairs or replacement are covered when made necessary by normal wear and tear. Coverage does not include the cost of repairs or replacement that are the result of misuse or abuse.</p> <p>Such coverage may be subject to deductibles, copayments and/or coinsurance.</p>	
<p>Hearing Aids</p> <p>Model Language Used?          Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p>45 CFR § 156.100  <a href="#">§4328</a>  <a href="#">§3216(l)</a>          Model Language</p>	<p>This policy or contract form provides coverage for hearing aids required for the correction of a hearing impairment (a reduction in the ability to perceive sound which may range from slight to complete deafness). Hearing aids are electronic amplifying devices designed to bring sound more effectively into the ear. A hearing aid consists of a microphone, amplifier and receiver.</p> <p>Coverage must be provided for a single purchase (including repair and/or replacement) of hearing aids for one or both ears once every three years. <i>{Note: The three year limit on hearing aids is required for the standard plan but the limit may be removed or modified so that coverage is more favorable as an option for the non-standard plan.}</i></p> <p>Bone anchored hearing aids must be covered only if an insured has either of the following:</p> <ul style="list-style-type: none"> <li>• Craniofacial anomalies whose abnormal or absent ear canals preclude the use of a wearable hearing aid; or</li> <li>• Hearing loss of sufficient severity that it would not be adequately remedied by a wearable hearing aid.</li> </ul> <p>Coverage must be provided for one hearing aid per ear during the period of time the insured is enrolled. Replacements and/or repairs for a bone anchored hearing aid are Covered only for malfunctions. <i>{Drafting Note: The limit on hearing aids is required for the standard plan but may be removed or modified so that coverage is more favorable as an option for the non-standard plan.}</i></p> <p>Such coverage may be subject to deductibles, copayments and/or coinsurance.</p>	

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<p>Hospice Care</p> <p>Model Language Used?          Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p><a href="#">§3216(l)</a>  <a href="#">§4328</a>  <a href="#">§4303(o)</a>          45 CFR § 156.100          Model Language</p>	<p>This policy or contract form provides Hospice Care to Member who has been certified by his or her primary attending physician as having a life expectancy of six months or less which is provided by a hospice organization certified pursuant to Article 40 of the Public Health Law or under a similar certification process required by the state in which the hospice is located. Coverage will include inpatient hospice care in a hospital or hospice and home care and outpatient services provided by the hospice, including drugs and medical supplies. Coverage is provided for 210 days of hospice care. This policy or contract form will also cover five visits for supportive care and guidance for the purpose of helping the Member and the Member’s immediate family cope with the emotional and social issues related to the Member’s death.</p> <p>Hospice care will be covered only when provided as part of a Hospice Care program certified pursuant to Article 40 of the N.Y. Public Health Law. If care is provided outside New York State, the Hospice must have an operating license issued by the state in which the hospice is located under a certification process that is similar to that used in New York. Coverage is not provided for: funeral arrangements; pastoral, financial, or legal counseling; homemaker, caretaker, or respite care.</p> <p>Such coverage may be subject to deductibles, copayments and/or coinsurance deemed appropriate by the Superintendent and as are consistent with those imposed on other benefits.</p> <p><i>Note: The Standard Exchange plan must cover 210 days of hospice care. The Non-standard Exchange plan can cover more than 210 days.</i></p>	
<p>Prosthetics</p> <p>Model Language Used?          Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p>45 CFR § 156.100  <a href="#">§3216(l)</a>  <a href="#">§4328</a>          Model Language</p>	<p><b>External Prosthetic Devices:</b> This policy or contract form provides coverage for prosthetic devices (including wigs) that are worn externally and that temporarily or permanently replace all or part of an external body part that has been lost or damaged because of an injury or disease. Coverage is limited to one external prosthetic device per limb per lifetime. Replacements are covered for children for devices that have been outgrown.</p> <p><i>Note: The limit on prosthetic devices is required for the standard Exchange plan, but may be removed or modified so that coverage is more favorable as an option for the non-standard Exchange Plans.</i></p> <p><b>Internal Prosthetic Devices:</b> This policy or contract form provides coverage for surgically implanted prosthetic devices and special appliances if they improve or restore the function of an internal body part which has been removed or damaged due to disease or injury. This includes implanted breast prostheses following a mastectomy or partial mastectomy in a manner determined by the insured and his/her attending physician to be appropriate. Coverage also includes repair and replacement due to normal growth or normal wear and tear.</p> <p>Such coverage may be subject to deductibles, copayments and/or coinsurance.</p>	
<p>Hospital Services</p>	<p><a href="#">11NYCRR§52.5</a>  <a href="#">45 CFR § 156.100</a></p>	<p>This policy or contract form provides coverage for inpatient Hospital services for acute care, for an illness, injury or disease of a severity that must be treated on an inpatient basis including:</p>	

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<p>Model Language Used?          Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p><a href="#">§3216(l)</a>  <a href="#">§4328</a>  <a href="#">Model Language</a></p>	<ul style="list-style-type: none"> <li>• Semiprivate room and board;</li> <li>• General, special, and critical nursing care;</li> <li>• Meals and special diets;</li> <li>• The use of operating, recovery, and cystoscopic rooms and equipment;</li> <li>• The use of intensive care, special care, or cardiac care units and equipment;</li> <li>• Diagnostic and therapeutic items, such as drugs and medications, sera, biologicals and vaccines, intravenous preparations and visualizing dyes and administration, but not including those which are not commercially available for purchase and readily obtainable by the hospital;</li> <li>• Dressings and plaster casts;</li> <li>• Supplies and the use of equipment in connection with oxygen, anesthesia, physiotherapy, chemotherapy, electrocardiographs, electroencephalographs, X-ray examinations and radiation therapy, laboratory and pathological examinations;</li> <li>• Blood and blood products except when participation in a volunteer blood replacement program is available</li> <li>• Radiation therapy, inhalation therapy, chemotherapy, pulmonary rehabilitation, infusion therapy and cardiac rehabilitation;</li> <li>• Short-term physical, speech and occupational therapy; and</li> <li>• Any additional medical services and supplies which are customarily provided by hospitals.</li> </ul> <p>Such coverage may be subject to deductibles, copayments and/or coinsurance.</p>	
<p>Maternity Care</p> <p>Model Language Used?          Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p><a href="#">§3216(i)(10)</a>  <a href="#">§4328</a>  <a href="#">4303(c)</a>  <a href="#">Model Language</a></p>	<p>This policy or contract form includes coverage for maternity care, to the same extent as coverage is provided for illness or disease under the policy or contract. Such coverage, other than for perinatal complications, includes inpatient hospital coverage for mother and newborn for at least 48 hours after childbirth for any delivery other than a caesarean section, and for at least 96 hours following a caesarean section. Such coverage may be subject to deductibles, copayments and/or coinsurance. The mother has the option to be discharged earlier than the time periods listed above, and, in such cases, is entitled to one home care visit in addition to any home care provided under §3216(i)(10), or 4303(a)(3). Such home care is not subject to deductibles, copayments and/or coinsurance.</p> <p>Maternity coverage also includes coverage of the services of a midwife licensed pursuant to Article 140 of the Education Law, practicing consistent with a collaborative relationship with a physician or a hospital licensed pursuant to Article 28 of the Public Health Law, consistent with the requirements Education Law §6951.</p> <p>Maternity coverage also includes parent education, training in breast or bottle feeding and the performance of any necessary maternal and newborn clinical assessments. The cost of renting one breast pump per pregnancy in conjunction with childbirth is covered in full.</p> <p>Such coverage may be subject to deductibles, copayments and/or coinsurance as deemed appropriate</p>	

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		by the Superintendent and as are consistent with other benefits within the policy or contract form.	
Autologous Blood Banking Services  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	45 CFR § 156.100 <a href="#">§3216(l)</a> <a href="#">§4328</a> Model Language	This policy or contract form provides coverage for autologous blood banking services when they are being provided in connection with a scheduled, covered inpatient procedure for the treatment of a disease or injury. In such instances, this policy or contract form will cover storage fees for what are determined to be a reasonable storage period that is appropriate for having the blood available when it is needed.  Such coverage may be subject to deductibles, copayments and/or coinsurance.	
Inpatient Rehabilitative Services  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>  <i>Note: Substitution and the addition of benefits to EHB categories are only permissible in Non-Standard Products.</i> Non-Standard Product? Yes <input type="checkbox"/> No <input type="checkbox"/>  Is this benefit being substituted? Yes <input type="checkbox"/> No <input type="checkbox"/>  Are additional benefits being added to this EHB category? Yes <input type="checkbox"/> No <input type="checkbox"/>  If yes, please explain how this substitution or addition differs from the Standard benefit in the space provided.	<a href="#">45 CFR § 156.100</a> <a href="#">§3216(l)</a> <a href="#">§4328</a> <a href="#">Model Language</a>	This policy or contract form includes coverage for Rehabilitation Services including physical therapy, speech therapy, and occupational therapy for up to one consecutive 60-day period, per condition, per lifetime in a Rehabilitation Facility.  <i>Note: The Standard Exchange Plan must cover 60 days. The Non-Standard Exchange Plan may exceed the required 60 days. A Non-standard Exchange plan may also remove the “per condition” and/or “per lifetime” limit.</i>  Such coverage may be subject to deductibles, copayments and/or coinsurance.  <i>For the purposes of this benefit, “per condition” means the disease or injury causing the need for the therapy.</i>	
<u>Non-Standard Benefit explanation:</u>			
Skilled Nursing Facility  Model Language Used?	<a href="#">§3216(i)(6)</a> <a href="#">§4328</a> <a href="#">§4303(d)</a>	This policy or contract form provides coverage for services provided in a Skilled Nursing Facility, including care and treatment in a semi-private room, for up to 200 days, per Calendar Year, for non-custodial care. Custodial, convalescent or domiciliary care is not covered.	

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Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">45 CFR § 156.100</a> Model Language	<p><i>Note: The Standard Exchange plan must cover 200 days. The Non-standard plan may cover more than 200 days.</i></p> <p>Such coverage may be subject to deductibles, copayments and/or coinsurance.</p>	
End of Life Care  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">§3216(l)</a> <a href="#">§4328</a> <a href="#">§4805</a> <a href="#">PHL §4406-e</a> <a href="#">45 CFR § 156.100</a> <a href="#">Model Language</a>	This policy or contract form provides coverage for acute care provided in a licensed Article 28 facility or acute care facility that specializes in the care of terminally ill patients if the subscriber is diagnosed with advanced cancer and has fewer 60 days to live.	
<b>MENTAL HEALTH CARE AND SUBSTANCE USE SERVICES</b>			
Inpatient Mental Health Care Services  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">§4328</a> <a href="#">§4303(g)</a> <a href="#">Circular Letter No. 20 (2009)</a> <a href="#">Supplement No. 1 to Circular Letter No. 20 (2009)</a> Federal Mental Health Parity Addiction Equity Act of 2008 (MHPAEA) Public Law 110-343 45 CFR 146.136 45 CFR § 156.100 <a href="#">Model Language</a>	<p>This policy or contract form provides coverage for inpatient Mental Health Care services relating to the diagnosis and treatment of mental, nervous and emotional disorders at least equal to the coverage provided for other health conditions under this policy or contract. Coverage for inpatient services for mental health care is limited to facilities as defined by New York Mental Hygiene Law § 1.03(10). Such coverage may be subject to deductibles, copayments and/or coinsurance in accordance with MHPAEA.</p> <p><i>Under MHPAEA, individual policies or contracts that provide both medical and surgical benefits and mental health or substance use disorder benefits shall ensure that the financial requirements (cost sharing) and treatment limitations (day/visit limits) applicable to such mental health or substance use disorder benefits are no more restrictive than the predominant financial requirements and treatment limitations applied to substantially all medical and surgical benefits covered by the policy or contract form. The MHPAEA also prohibits such policy or contract forms from imposing separate cost sharing requirements or treatment limitations on mental health or substance use disorder benefits. Further, if the policy or contract form provides coverage for out-of-network services, such policy or contract must provide coverage for out-of-network services for the treatment of mental health conditions and substance use disorder consistent with the federal law.</i></p>	
Outpatient Mental Health Care Services  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">§3216(i)(4)</a> <a href="#">§4328</a> <a href="#">§4303(g)</a> <a href="#">§4303(h)</a> <a href="#">Circular Letter No. 20 (2009)</a> <a href="#">Supplement No. 1 to Circular Letter No. 20 (2009)</a> Federal Mental	<p>This policy or contract form provides coverage for outpatient mental health care services including, but not limited to, partial hospitalization program and intensive outpatient program services, relating to the diagnosis and treatment of mental, nervous and emotional disorders. Such coverage is limited to facilities that have an operating certificate issued pursuant to Article 31 of the New York Mental Hygiene Law; a facility operated by the Office of Mental Health; services provided by a psychiatrist or psychologist licensed to practice in this state; a licensed clinical social worker who meets the requirements of Ins. Law §§ 3216(i)(4), 4303(h)(1); or a professional corporation or a university faculty practice corporation thereof.</p> <p>Such coverage may be subject to deductibles, copayments and/or coinsurance in accordance with</p>	

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	<p>Health Parity Addiction Equity Act of 2008 (MHPAEA) Public Law 110-343 45 CFR 146.136 45 CFR § 156.100 <a href="#">Model Language</a></p>	<p>MHPAEA.</p> <p><i>Under MHPAEA, individual policy or contract forms that provide both medical and surgical benefits and mental health or substance use disorder benefits shall ensure that the financial requirements (cost sharing) and treatment limitations (day/visit limits) applicable to such mental health or substance use disorder benefits are no more restrictive than the predominant financial requirements and treatment limitations applied to substantially all medical and surgical benefits covered by the policy or contract form. The MHPAEA also prohibits such policy or contract forms from imposing separate cost sharing requirements or treatment limitations on mental health or substance use disorder benefits. Further, if the policy or contract form provides coverage for out-of-network services, such policy or contract must provide coverage for out-of-network services for the treatment of mental health conditions and substance use disorder consistent with the federal law.</i></p>	
<p>Inpatient Substance Use Services</p> <p>Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p><a href="#">§3216(l)</a> <a href="#">§4328</a> <a href="#">§4303(k)</a> <a href="#">Circular Letter No. 20 (2009)</a> <a href="#">Supplement No. 1 to Circular Letter No. 20 (2009)</a> Federal Mental Health Parity Addiction Equity Act of 2008 (MHPAEA) Public Law 110-343 45 CFR 146.136 45 CFR § 156.100 <a href="#">Model Language</a></p>	<p>This policy or contract form provides coverage for inpatient substance use services relating to the diagnosis and treatment of alcoholism and/or substance use and/or dependency. This includes coverage for detoxification and/or rehabilitation services as a consequence of chemical use and/or substance use. Inpatient Substance Use services are limited to facilities in New York which are certified by the Office of Alcoholism and Substance Abuse Services (OASAS), and in other states, to those which are accredited by the Joint Commission as alcoholism, substance abuse or chemical dependence treatment programs.</p> <p>Such coverage may be subject to deductibles, copayments and/or coinsurance in accordance with MHPAEA.</p> <p><i>Under MHPAEA, group health policy or contract forms that provide both medical and surgical benefits and mental health or substance use disorder benefits shall ensure that the financial requirements (cost sharing) and treatment limitations (day/visit limits) applicable to such mental health or substance use disorder benefits are no more restrictive than the predominant financial requirements and treatment limitations applied to substantially all medical and surgical benefits covered by the policy or contract form. The MHPAEA also prohibits such policies or contracts from imposing separate cost sharing requirements or treatment limitations on mental health or substance use disorder benefits. Further, if the policy or contract form provides coverage for out-of-network services, such policy or contract must provide coverage for out-of-network services for the treatment of mental health conditions and substance use disorder consistent with the federal law.</i></p>	
<p>Outpatient Substance Use Services</p> <p>Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p><a href="#">§3216(l)</a> <a href="#">§4328</a> <a href="#">§4303(l)</a> <a href="#">Circular Letter No. 20 (2009)</a> <a href="#">Supplement No. 1 to Circular Letter No. 20 (2009)</a></p>	<p>This policy form provides coverage for outpatient substance use services relating to the diagnosis and treatment of alcoholism and/or substance use and/or dependency. Such coverage is limited to facilities in New York State, certified by the Office of Alcoholism and Substance Abuse Services (OASAS) or licensed by OASAS as outpatient clinics or medically supervised ambulatory substance abuse programs or by physicians who have been granted a waiver pursuant to the Drug Addiction and Treatment Act of 2000 to prescribe Schedule III, IV and V narcotic medications for the treatment of opiod addiction during the acute detoxification stage of treatment or during stages of rehabilitation, and, in other states, to those accredited by the Joint Commission as alcoholism or chemical</p>	

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	<p>Federal Mental Health Parity Addiction Equity Act of 2008 (MHPAEA)          Public Law 110-343          45 CFR 146.136          45 CFR § 156.100  <a href="#">Model Language</a></p>	<p>dependence treatment programs. Coverage is also available in a professional office setting for outpatient substance use services related to the diagnosis and treatment of alcoholism and/or substance use and/or dependency.</p> <p>Coverage must also be provided for up to 20 outpatient visits for family counseling. A family member will be deemed to be covered, for the purposes of this provision, so long as that family member (i) identifies himself or herself as a family member of a person suffering from substance use and/or dependency, and (ii) is covered under the same family policy or contract that covers the person receiving, or in need of, treatment for Substance Use, and/or Dependence. Payment for a family member should be the same amount regardless of the number of family members who attend the family therapy session.</p> <p>Such coverage may be subject to deductibles, copayments and/or coinsurance in accordance with MHPAEA.</p> <p><i>Note: The insurer may not deny coverage to a family member who identifies himself or herself as a family member of a person suffering from substance abuse or dependency and who seeks treatment as a family member who is otherwise covered by the policy or contract. The coverage provided under this statute includes treatment as a family member pursuant to such family member's own policy or contract provided such family member does not exceed the allowable number of family visits and is otherwise entitled to the coverage pursuant to this mandate.</i></p> <p><i>Under MHPAEA, individual policy or contract forms that provide both medical and surgical benefits and mental health or substance use disorder benefits shall ensure that the financial requirements (cost sharing) and treatment limitations (day/visit limits) applicable to such mental health or substance use disorder benefits are no more restrictive than the predominant financial requirements and treatment limitations applied to substantially all medical and surgical benefits covered by the policy or contract form. The MHPAEA also prohibits such policies or contracts from imposing separate cost sharing requirements or treatment limitations on mental health or substance use disorder benefits. Further, if the policy or contract form provides coverage for out-of-network services, such policy or contract must provide coverage for out-of-network services for the treatment of mental health conditions and substance use disorder consistent with the federal law.</i></p>	
<b>PRESCRIPTION DRUGS</b>			
<p>Prescription Drugs</p> <p>Model Language Used?          Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p><a href="#">45 CFR § 156.100 §3216(l)</a>  <a href="#">§4328</a>  <a href="#">Model Language</a></p>	<p>This policy or contract form covers prescription drugs that, except as specifically provided otherwise, can be dispensed only pursuant to a prescription and that are required by law to bear the legend “Caution – Federal Law prohibits dispensing without a prescription” so long as they are FDA approved, ordered by a provider authorized to prescribe, prescribed within the approved FDA administration and dosing guidelines, and are dispensed by a Pharmacy. This policy or contract form covers at least the greater of one drug in every United States Pharmacopia Category and Class; or the same number of prescription drugs in each category and class as the benchmark plan.</p>	

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		This policy or contract form may have up to a three tier cost-sharing plan design. Such coverage may be subject to deductibles, copayments and/or coinsurance.	
Enteral Formulas  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">§3216(i)(21)</a> <a href="#">§3216(l)</a> <a href="#">§4328</a> <a href="#">§4303(y)</a> <a href="#">OGC Opinion 10-12-03</a> <a href="#">Model Language</a>	This policy or contract form provides coverage for enteral formulas for home use for which a physician or other licensed health care provider legally authorized to prescribe under Title 8 of the Education Law has issued a written order. The order must state that the formula is medically necessary and has been proven effective as a disease-specific treatment regimen for those individuals who are or will become malnourished or suffer from disorders, which if left untreated, cause chronic physical disability, mental retardation or death. Specific diseases that enteral formulas are effective for include, but are not limited to: inherited amino-acid or organic acid metabolism; Crohn’s Disease; gastroesophageal reflux with failure to thrive; disorders of gastrointestinal motility such as chronic intestinal pseudo-obstruction; and multiple, severe food allergies which if left untreated will cause malnutrition, chronic physical disability, mental retardation or death. Coverage for certain inherited diseases of amino acid and organic acid metabolism shall include coverage of modified solid food products.  Such coverage may be subject to deductibles, copayments and/or coinsurance.	
Off-Label Cancer Drug Usage  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">§3216(i)(12)</a> <a href="#">§4328</a> <a href="#">§4303(q)</a> <a href="#">Model Language</a>	This policy or contract form may not exclude, or deny, prescription drug coverage because the drug is being prescribed to treat a type of cancer for which the FDA has not approved the drug. The drug must be recognized for treatment of the specific type of cancer for which it has been prescribed in one of the following reference compendia: the American Hospital Formulary Service-Drug Information; National Comprehensive Cancer Networks Drugs and Biologics Compendium; Thomson Micromedex DrugDex; Elsevier Gold Standard’s Clinical Pharmacology; or other authoritative compendia as identified by the Federal Secretary of Health and Human Services or the Centers for Medicare and Medicaid Services; or recommended by review article or editorial comment in a major peer reviewed professional journal.	
Usual and Customary Cost of Prescribed Drugs Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">§4328</a> <a href="#">§3216(l)</a> <a href="#">§4325(h)</a> <a href="#">PHL §4406-c(6)</a> <a href="#">Model Language</a>	Copayments relating to prescription drugs shall not exceed the usual and customary cost of such prescribed drug.	
Prohibition for Tier IV Drugs	<a href="#">§4328</a> <a href="#">§3216(l)</a> <a href="#">§4303(gg)</a> <a href="#">PHL §4406-c(7)</a>	The policy or contract form shall not impose cost-sharing (copayment, coinsurance and deductible) for any prescription drug that exceeds the cost-sharing for non-preferred brand drugs or its equivalent (or brand drugs if there is no non-preferred brand drug category).	
Eye Drops  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">§4328</a> <a href="#">§3216(l)</a> <a href="#">§4303(hh)</a> <a href="#">Model Language</a>	The policy or contract form shall allow for the limited refilling of eye drop medication requiring a prescription prior to the last day of the approved dosage period. Any refill dispensed prior to the expiration of the approved coverage period shall, to the extent practicable, be limited in quantity so as not to exceed the remaining dosage initially approved for coverage. The limited refilling shall not limit or restrict coverage with respect to any previously or subsequently approved prescription for eye drop medication.	

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<p>Orally Administered Anticancer Medications</p> <p>Model Language Used?  Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p><a href="#">§4328</a>  <a href="#">§3216(i)(12-a)(A)</a>  <a href="#">§4303(q-1)</a>  <a href="#">Model Language</a></p>	<p>The policy or contract form provides coverage for a prescribed orally administered anticancer medication used to kill or slow the growth of cancerous cells. Such coverage may be subject to deductibles, copayments and/or coinsurance that apply to coverage for intravenous or injected anticancer medications.</p>	
<p>Mail Order Drugs for Policies or Contracts With a Provider Network</p> <p>Model Language Used?  Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p><a href="#">§4328</a>  <a href="#">§3216(l)</a>    <a href="#">§4303(hh)</a>  <a href="#">Model Language</a></p>	<p>If this policy or contract form provides coverage for mail order drugs, then this policy or contract shall permit an insured to fill any prescription that may be obtained at a network participating mail order or other non-retail pharmacy, at the insured's option, at a network participating non-mail order retail pharmacy provided that the network participating non-mail order retail pharmacy agrees in advance, through a contractual network agreement, to the same reimbursement amount and the same terms and conditions that the insurer has established for the network participating mail order or other non-retail pharmacy.</p>	
<p>Contraceptive Drugs and Devices</p> <p>Model Language Used?  Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p><a href="#">§4328</a>  <a href="#">§3216(l)</a>  <a href="#">§4303(cc)</a>  42 USC §300gg-13  Model Language</p>	<p>This policy or contract form provides coverage for contraceptive drugs and devices or generic equivalents approved as substitutes by the Federal Food and Drug Administration. Contraceptive coverage must be provided with no cost-sharing.</p> <p><i>Note: Since the statute refers to contraceptive drugs and devices prescribed by a physician "or other licensed health care provide legally authorized to prescribe under title eight of the education law...", the policy or contract may not limit coverage to contraceptive drug and devices prescribed by a physician.</i></p>	
<p><b>WELLNESS</b></p>	<p><a href="#">45 CFR § 156.100</a>  <a href="#">§3239</a></p>		
<p>Exercise Facility Reimbursement</p> <p>Model Language Used?  Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p><i>Note: Substitution and the addition of benefits to EHB categories are only permissible in Non-Standard Products.</i></p> <p>Non-Standard Product?  Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Is this benefit being substituted?  Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p><a href="#">45 CFR § 156.100</a>  <a href="#">§3239</a>  <a href="#">§4328</a>  <a href="#">§3216(l)</a>    <a href="#">Model Language</a></p>	<p>This policy or contract form partially reimburses the subscriber and the subscriber's covered spouse for certain exercise facility fees or membership fees. If such fees are paid to facilities which maintain equipment and programs that promote cardiovascular wellness and if 50 visits are completed in a 6 month period.</p> <p>The reimbursement is the lesser of \$200.00 for the subscriber and \$100.00 for the subscriber's spouse or the actual cost of the membership for a 6 month period.</p> <p><i>Note: The Non-standard plan may offer more comprehensive coverage or may substitute this benefit.</i></p>	

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<p><i>Note: If an insurer is substituting for this benefit, the benefit that is substituted must comply with §3239.</i></p> <p>Are additional benefits being added to this EHB category?          Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>If yes, please explain how this substitution or addition differs from the Standard benefit in the space provided.</p>			
<p><u>Non-Standard Benefit explanation:</u></p>			
<p>Other Wellness Benefits</p> <p>Is this a Standard Exchange Plan?          Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>If yes, Additional Wellness Benefits may not be offered.</p>	<p><a href="#">45 CFR § 156.100 §3239</a>  <a href="#">§4328</a>  <a href="#">§3216(l)</a></p>	<p>Additional Wellness Benefits may not be covered under a standard Exchange plan but may be covered under a non-standard Exchange plans. All additional wellness benefits <u>must</u> comply with § 3239 of Insurance Law.</p>	
<p><b>VISION CARE</b></p>			
<p>Pediatric Vision Care</p> <p>Model Language Used?          Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p><a href="#">45 CFR § 156.100 §4328</a>  <a href="#">§3216(l)</a></p> <p>Model Language</p>	<p>This policy or contract form provides coverage for pediatric vision care including: emergency, preventive and routine vision care for children up to age 19; one vision examination in any twelve (12) month period, unless more frequent examinations are medically necessary as evidenced by appropriate documentation; and prescribed lenses &amp; frames; and contact lenses.</p> <p>Such coverage may be subject to deductibles, copayments and/or coinsurance.</p>	
<p><b>DENTAL CARE</b></p>			
<p>Pediatric Dental Care</p> <p>Model Language Used?          Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Is dental coverage being provided by this QHP filing?          Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p><a href="#">45 CFR § 156.100 §4328</a>  <a href="#">§3216(l)</a></p> <p>Model Language</p>	<p>This policy or contract form provides coverage for pediatric dental care including the following dental care services for children up to age 19: emergency dental care; preventive dental care; routine dental care; endodontics; prosthodontics; and orthodontics used to help restore oral structures to health and function and to treat serious medical conditions.</p> <p>Such coverage may be subject to deductibles, copayments and/or coinsurance.</p>	

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<u>Explanation:</u>			
<b>ADDITIONAL BENEFITS</b>		<b>Additional benefits may be covered in the non-standard Exchange plans only.</b>	
Family Vision  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	Model Language	This policy or contract form provides coverage for vision care including: emergency, preventive and routine vision care; including one vision examination in any twelve (12) month period, unless more frequent examinations are medically necessary as evidenced by appropriate documentation; prescribed lenses & frames; and contact lenses.	
Orthotics  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">45 CFR § 156.100 §4328 Model Language</a>	This policy or contract form covers orthotic devices that are necessary to: support, restore or protect body function; redirect, eliminate or restrict motion of an impaired body part; or relieve or correct a condition caused by an injury or illness.	
Additional Benefits Provided In Policy or Contract, or By Rider  Additional Benefits Provided? Yes <input type="checkbox"/> No <input type="checkbox"/> If additional benefits are provided, please explain in box below.	<a href="#">11 NYCRR 52.1(c)</a>	The policy or contract form may provide new forms of coverage and new ways of reducing health care costs by rider. Innovations should provide health care benefits of real economic value. Innovations should not be designed merely to produce superficial differences or play upon people’s fears of particular diseases, be unduly complex and serve to confuse and make intelligent choice more difficult. Benefits which are contrary to the health care needs of the public and only serve to confuse or obfuscate and provide no economic value are prohibited.	
<u>Explanation:</u>			
Acupuncture		This policy or contract form provides coverage for acupuncture.	
<b>PERMISSIBLE EXCLUSIONS AND LIMITATIONS</b>		<i>No policy or contract form shall limit or exclude coverage by type of illness, accident, treatment or medical condition, with an exception for the following exclusions.</i>  <i>The following exclusions are permissible. A Plan does not need to include all the exclusions. However, if an exclusion is included, the language below must be used.</i>	Form/Page/Para Reference
Aviation  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">11NYCRR52.16(c)(4)(iii) Model Language</a>	This policy or contract form excludes coverage for services arising out of aviation, other than as a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline.	
Convalescent and Custodial Care  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">11NYCRR52.16(c)(11) Model Language</a>	This policy or contract form excludes coverage for services related to rest cures, custodial care and transportation. Custodial care means help in transferring, eating, dressing, bathing, toileting and other such related activities. Custodial care does not include Covered services determined to be Medically Necessary.	

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<p>Cosmetic Services</p> <p>Model Language Used?          Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p><a href="#">11NYCRR52.16(c)(5)</a>          )  <a href="#">11NYCRR56</a>  <a href="#">Model Language</a></p>	<p>This policy or contract form excludes coverage for cosmetic services, prescription drugs, or surgery, except that cosmetic surgery does not include reconstructive surgery when such service is incidental to or follows surgery resulting from trauma, infection or other diseases of the involved part, and reconstructive surgery because of congenital disease or anomaly of a covered dependent child which has resulted in a functional defect.</p>	
<p>Coverage Outside of the United States, Canada or Mexico</p> <p>Model Language Used?          Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p><a href="#">11NYCRR52.16(c)(12)</a>  <a href="#">Model Language</a></p>	<p>This policy or contract form excludes coverage for care or treatment provided outside of the United States, its possessions, Canada or Mexico except for services are provided to treat an Emergency Condition.</p>	
<p>Dental Services</p> <p>Model Language Used?          Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p><a href="#">11NYCRR52.16(c)(9)</a>          )  <a href="#">Model Language</a></p>	<p>This policy or contract form excludes coverage for dental services except for: care or treatment due to accidental injury to sound natural teeth within 12 months of the accident; dental care or treatment necessary due to congenital disease or anomaly; or except as required in the Oral Surgery or Pediatric Dental benefits, as applicable.</p>	
<p>Experimental or Investigational Treatment.</p> <p>Model Language Used?          Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p><a href="#">§ 4303(z)</a>  <a href="#">Article 49</a>  <a href="#">Model Language</a></p>	<p>This policy or contract form excludes coverage for any health care service, procedure, treatment, device, or prescription drug that is experimental or investigational. However, coverage will be provided for experimental or investigational treatments, including, treatment of rare diseases, or patient costs for the insured's participation in a clinical trial, when the denial of services is overturned by an External Appeal Agent certified by the State. However, for clinical trials, no coverage will be provided for the costs of any investigational drugs or devices, non-health services required for you to receive the treatment, the costs of managing the research, or costs that would not be covered under the policy or contract form for non-investigational treatments.</p>	
<p>Felony Participation</p> <p>Model Language Used?          Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p><a href="#">11NYCRR52.16(c)(4)</a>          )(i)  <a href="#">Model Language</a></p>	<p>This policy or contract form excludes coverage for any illness, treatment or medical condition due to participation in a felony, riot or insurrection. This exclusion does not apply to coverage for services involving injuries suffered by a victim of an act of domestic violence.</p>	
<p>Foot Care</p> <p>Model Language Used?          Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p><a href="#">11NYCRR52.16(c)(6)</a>          )  <a href="#">Model Language</a></p>	<p>This policy or contract form excludes coverage for foot care, in connection with corns, calluses, flat feet, fallen arches, weak feet, chronic foot strain or symptomatic complaints of the feet, except as specifically listed in this policy or contract form.</p>	
<p>Government Facility</p> <p>Model Language Used?          Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p><a href="#">11NYCRR52.16(c)(8)</a>          )  <a href="#">Model Language</a></p>	<p>This policy or contract form excludes coverage for care or treatment provided in a hospital that is owned or operated by any federal, state or other governmental entity, except as otherwise required by law.</p>	
<p>Medically Necessary</p> <p>Model Language Used?          Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p><a href="#">§3201(c)(3)</a>  <a href="#">Article 49</a>  <a href="#">Model Language</a></p>	<p>This policy or contract form generally excludes coverage for any health care service, procedure, treatment, device or prescription drug that is determined to not be medically necessary; however, coverage will be provided when the denial of services is overturned by an External Appeal Agent certified by the State.</p>	
<p>Medicare or Other</p>	<p><a href="#">11NYCRR52.16(c)(8)</a></p>	<p>This policy or contract form excludes coverage for services if benefits are provided for such services</p>	

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Governmental Program Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	) <a href="#">Model Language</a>	under the federal Medicare program or other governmental program (except Medicaid).	
Military Service Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">11NYCRR52.16(c)(4)(i)</a> <a href="#">Model Language</a>	This policy or contract form excludes coverage for an illness, treatment or medical condition due to service in the Armed Forces or auxiliary units.	
No-Fault Automobile Insurance Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">11NYCRR52.16(c)(8)</a> ) <a href="#">Model Language</a>	This policy or contract form excludes coverage for any benefits to the extent provided for any loss or portion thereof for which mandatory automobile no-fault benefits are recovered or recoverable. This exclusion applies even the insured does not make a proper or timely claim for the benefits available under a mandatory no-fault policy.	
Services Separately Billed by Hospital Employees Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">11NYCRR52.16(c)(8)</a> ) <a href="#">Model Language</a>	This policy or contract form excludes coverage for services rendered and separately billed by employees of hospitals, laboratories or other institutions.	
Services Provided by a Family Member Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">11NYCRR52.16(c)(8)</a> ) <a href="#">Model Language</a>	This policy or contract form excludes coverage for services performed by a member of the Covered person's immediate family. "Immediate family" shall mean a: child, spouse, mother, father, sister, or brother of the insured or the insured's spouse.	
Services With No Charge Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">11NYCRR52.16(c)(8)</a> ) <a href="#">Model Language</a>	This policy or contract form excludes coverage for services for which no charge is normally made.	
Services not Listed Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">§3201(c)(3)</a> <a href="#">Model Language</a>	This policy or contract form excludes coverage for services that are not listed in the policy form as being covered.	
Vision Services Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">11NYCRR52.16(c)(10)</a> <a href="#">Model Language</a>	This policy or contract form excludes coverage for the examination or fitting of eyeglasses or contact lenses, except as specifically stated in the pediatric vision benefit.	
Workers' Compensation Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">11NYCRR52.16(c)(8)</a> ) <a href="#">Model Language</a>	This policy or contract form excludes coverage for services if benefits for such services are provided under any state or federal Workers' Compensation, employers' liability or occupational disease law.	

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War  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">11NYCRR52.16(c)(4)(i)</a> <a href="#">Model Language</a>	This policy or contract form excludes coverage for an illness, treatment or medical condition due to war, declared or undeclared.	
<b>CLAIM DETERMINATION</b>			Form/Page/Para Reference
Notice of Claim	<a href="#">§3216(d)(1)(E)</a> <a href="#">Model Language</a>	The policy or contract form provides that the insured has to provide the insurer with written notice of claim as applicable. However, failure to give notice within the specified time frame does not reduce or invalidate a claim if it was not reasonably possible to give such notice and the notice was provided as soon as reasonably possible.	
Submission of Claim  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">§3216(d)(1)(G)</a> <a href="#">§4306(n)</a> <a href="#">Model Language</a>	The policy or contract must provide that the insured has a minimum of 120 days to provide the insurer with proof of loss after the date of such loss. However, failure to give proof within the specified time frame does not reduce or invalidate a claim if it was not reasonably possible to give such proof and the proof was provided as soon as reasonably possible.	
<b>GRIEVANCE, UTILIZATION REVIEW &amp; EXTERNAL APPEALS</b>			Form/Page/Para Reference
Grievance Procedures  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">§3217-a(a)(7)</a> <a href="#">§3217-d(a)</a> <a href="#">§4802</a> <a href="#">§4324(a)(7)</a> <a href="#">§4306-C(a)</a> <a href="#">PHL §4408(1)(g)</a> <a href="#">PHL § 4408-a</a> <a href="#">10NYCRR98-1.14</a> 42 USC §00gg-19 29 CFR 2560.503-1 45 CFR §147.136 <a href="#">Model Language</a>	A policy or contract form that is a managed care product as defined in §4801(c), or a comprehensive policy that utilizes a network of providers, or a HMO, shall include a description of the grievance procedure to be used to resolve disputes between the insurer and the insured, including: <ul style="list-style-type: none"> <li>• the right to file a grievance regarding any dispute between an insured and the insurer;</li> <li>• the right to file a grievance orally when the dispute is about referrals or covered benefits;</li> <li>• the toll-free telephone number which insureds may use to file an oral grievance;</li> <li>• the timeframes and circumstances for expedited and standard grievances;</li> <li>• the right to appeal a grievance determination and the procedures for filing such an appeal;</li> <li>• the timeframes and circumstances for expedited and standard appeals;</li> <li>• the right to designate a representative;</li> <li>• a notice that all disputes involving clinical decisions will be made by qualified clinical personnel; and,</li> <li>• that all notices of determination will include information about the basis of the decision and further appeal rights, if any.</li> </ul>	
Utilization Review Policies and Procedures  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">§3217-a(a)(3)</a> <a href="#">§4324(a)(3)</a> <a href="#">Article 49</a> <a href="#">PHL § 4408(1)(c)</a> 42 USC §300gg-19 29 CFR 2560.503-1 45 CFR §147.136 <a href="#">Model Language</a>	This policy or contract form includes a description of the utilization review policies and procedures, including: <ul style="list-style-type: none"> <li>• The circumstances under which utilization review will be undertaken;</li> <li>• the toll-free telephone number of the utilization review agent;</li> <li>• the timeframes under which utilization review decisions must be made for prospective, retrospective and concurrent decisions;</li> <li>• the right to reconsideration;</li> <li>• the right to appeal, including the expedited and standard appeals processes and the timeframes for such appeals;</li> </ul>	

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		<ul style="list-style-type: none"> <li>the right to designate a representative;</li> <li>a notice that all denials of claims will be made by qualified clinical personnel and that all notices of denials will include information about the basis of the decision;</li> <li>a notice of the right to an external appeal, together with a description, jointly promulgated by the commissioner of health and superintendent of insurance, of the external appeal process and the timeframes for such appeals; and</li> <li>further appeal rights, if any.</li> </ul>	
External Appeal Procedures  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">Article 49</a> <a href="#">PHL Article 49</a> 45 CFR §147.136 42 USC §300gg-19 <a href="#">Model Language</a>	This policy or contract form includes a description of the external appeal procedures, including: <ul style="list-style-type: none"> <li>Instructions on how to request an external appeal;</li> <li>The circumstances under which an external appeal may be pursued (service denied as not medically necessary; experimental/investigational, including clinical trials and treatment for rare diseases; and for managed care health insurance contracts as defined as §4801(c), and HMOs, out-of-network denials when the service is not available in-network and the insurer recommends an alternate treatment); and</li> <li>The timeframe for submitting an external appeal.</li> </ul>	
<b>TERMINATION OF COVERAGE</b>  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">Model Language §4306(c)</a> <a href="#">§4304(c)</a>	<i>The following are the only termination provisions permissible under the Insurance Law.</i>  <i>The model language must be used for each of the following termination provisions.</i>	Form/Page/Para Reference
Notice of Termination	<a href="#">11 NYCRR 52.17(a)(25)</a>	Unless otherwise specified under the Insurance Law, notices of nonrenewal or termination shall provide at least 30 days prior written notice.	
Termination for Failure to Pay Premiums	<a href="#">§3216(d)(1)(C)</a> <a href="#">§4304(c)(2)(A)</a> <a href="#">45 CFR 156.270(g)</a>	This policy or contract form includes a provision permitting the insurer to terminate coverage if the subscriber has failed to pay premiums or contributions within 30 days of when premiums are due in accordance with the terms of the policy or contract form if the insurer has not received timely premium payments.  Insurers provide a grace period of at least three consecutive months for subscribers receiving advance payments of the premium tax credit if the subscriber has previously paid at least one full month's premium during the benefit year.	
Reinstatement Following Default	<a href="#">§4306(g)</a> <a href="#">§3216(d)(1)(D)</a>	This policy or contract form includes a statement that if the individual defaults in making any payment under the contract or policy, the subsequent acceptance of payment by the insurer or by one of its duly authorized agents or by a duly authorized broker shall reinstate the contract, but with respect to sickness and injury, only to cover such sickness as may be first manifested more than 10 days after the date of such acceptance.	
Termination for Fraud	<a href="#">§4304(c)(2)(B)</a> <a href="#">§3216(g)(1)(B)</a> <a href="#">§3105</a>	This policy or contract form includes a provision permitting the insurer to terminate coverage if the subscriber has performed an act or practice that constitutes fraud or made an intentional misrepresentation of material fact in writing on an enrollment application or in order to obtain coverage for a service.	
Discontinuation of a Class of Coverage	<a href="#">§4304(c)(2)(C)</a> <a href="#">§3216(g)(1)(F)(2)</a>	This policy or contract form includes a provision permitting the insurer to discontinue this class of policy or contract upon written notice to each subscriber and beneficiary not less than 90 days for	

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		plans subject to Article 32 of the Insurance Law, or 5 months for plans subject to Article 43, prior to the date of discontinuance. The insurer must offer individuals the option to purchase all other hospital, surgical, and medical expense coverage currently being offered by the insurer in such market and in exercising the option to discontinue coverage of this class, the insurer must act uniformly without regard to the claims experience of those individuals or any health status-related factor relating to any insureds covered or new insureds who may become eligible for such coverage.	
Discontinuation of all Policies/Contracts in the Individual Market  (Applicable to non-HMOs only)	<a href="#">§4304(c)(2)(C)(ii)</a> <a href="#">§3216(g)(1)(D)</a>	This policy or contract form (other than a HMO) includes a provision permitting the insurer to discontinue all hospital, surgical and medical expense coverage in the individual market upon written notice to the superintendent and to each subscriber, participant, and beneficiary at least 180 days prior to the date of discontinuance.	
Termination if there are No Longer Insureds in the Insurer's Service Area	<a href="#">§4304(c)(2)(D)</a> <a href="#">§3216(g)(1)(E)</a>	This policy or contract form includes a provision permitting the insurer, in regard to a network plan, to terminate coverage if there is no longer any insured who lives, resides, or works in the service area of the insurer, or in the area for which the insurer is authorized to do business.	
Termination for Spouses in cases of divorce	<a href="#">§3216(g)(1)(F)</a>	This policy or contract form provides that in cases of divorce, coverage for the Spouse shall terminate as of the date of the divorce.	
Termination upon death of Subscriber	<a href="#">§3216(g)(1)(F)</a>	This policy or contract form provides that upon the subscriber's death, the coverage will terminate unless there are dependents covered. If there is coverage for dependents, then coverage will terminate as of the last day of the month for which the premium has been paid.	
Termination by Subscriber		This policy or contract form provides that termination will occur at the end of the month during which the subscriber provides written notice requesting termination or on such later date requested for such termination by the notice.	
Rescission  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">§3105</a> <a href="#">§3204</a> 42 USC §300gg-12 45 CFR §147.128  <a href="#">Model Language</a>	No misrepresentation shall avoid coverage or defeat any recovery there under unless the insured makes a misrepresentation that is material and intentional. This policy or contract form may include a provision that in the event a subscriber makes an intentional misrepresentation of material fact in writing upon his/her enrollment application, coverage may be rescinded if the facts misrepresented would have lead the insurer to refuse to issue the coverage. Notification must be given to the insured 30 calendar days prior to cancellation.	
Renewal	<a href="#">§3216(g)</a> <a href="#">§4304(b)(2)</a> <a href="#">11 NYCRR 52.17(a)(2)</a>	This policy or contract provides that except as specified in §3216(g), or §4304(b)(2) the insurer must renew or continue in force such coverage at the option of the subscriber.  The policy or contract must specify the conditions under which the insurer may refuse to renew the policy or contract.	
Premiums	<a href="#">§4306(a)</a> <a href="#">§3216(d)(1)(C)</a>	The policy or contract form must provide that premiums are to be paid to the insurer by the subscriber or such other person designated, by the due date, with a grace period as specified.	
<b>LOSS OF COVERAGE</b>			Form/Page/Para Reference
Extension of Benefits	<a href="#">11 NYCRR 52.17(a)(15)</a> <a href="#">Model Language</a>	If the covered persons' coverage terminates, an extended benefit will be provided during a period of total disability for up to 12 months from the date coverage ends for covered services to treat the injury, sickness, or pregnancy that caused the total disability.	

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Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>			
Suspension of Coverage  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">§3216(a)(13)</a> <a href="#">§4304(i)</a> <a href="#">Circular Letter No. 7 (2003)</a> USERRA, 38 USC §4317 <a href="#">Model Language</a>	This policy or contract form provides that: <ul style="list-style-type: none"> <li>• Any covered persons who are also members of a reserve component of the armed forces of the United States, including the National Guard, shall be entitled, upon request, to have their coverage suspended during a period of active duty.</li> <li>• The insurer will refund any unearned premiums for the period of the suspension.</li> <li>• Persons covered by this policy or contract shall be entitled to resumption of coverage, upon written application and payment of the required premium within 60 days after the date of termination of the period of active duty.</li> <li>• Coverage shall be retroactive to the date of termination of the period of active duty.</li> <li>• No exclusion or waiting period may be imposed for any condition unless the condition arose during the period of active duty and the condition has been determined by the Secretary of Veterans Affairs to be a condition incurred in the line of duty or a waiting period had been imposed and was not completed at the time of suspension.</li> </ul>	
Conversion - Right to a New Contract After Termination  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">§4306(i)</a> <a href="#">§3216(c)(5)</a>	This policy or contract form provides that (a) if an individual is no longer covered under a “family policy or contract” because they are no longer within the definition set forth in in the policy or contract form or, (b) a spouse is no longer covered under the policy or contract form because of divorce from the subscriber or annulment of the marriage, or (c) any such policy or contract form is terminated because of the death of the subscriber, then such dependents or spouse, upon application and making of the first payment within 60 days after the date of termination of such policy or contract, shall be offered an individual contract or policy at each level of coverage (i.e. bronze, silver, gold, or platinum) that covers all benefits required by state and federal law.  Conversion must also be made available to a child covered under the contract who reaches the age limiting coverage under the “family policy or contract” or whose young adult coverage terminates.  Conversion is not available if the issuance of the new policy or contract will result in overinsurance or duplication of benefits according to the standards the issuer has on file with the Superintendent of the New York State Department of Financial Services.	
<b>GENERAL PROVISIONS</b>			Form/Page/Para Reference
Incontestability  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">§4306</a> <a href="#">§3216(d)(1)(B)(1)</a> <a href="#">Model Language</a>	The policy or contract form must provide that statements by the insured must be in writing and signed in order to be used to reduce benefits or avoid the insurance.	
Changes  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">§4306(e)</a> <a href="#">§3216(d)(1)(A)</a> <a href="#">Model Language</a>	The policy or contract form must provide that no agent has the authority to change the policy or contract or waive any provisions and that no change shall be valid unless approved by an officer of the insurer and evidenced by endorsement on the policy or contract, or by amendment to the policy or contract signed by the subscriber and insurer.	

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Action in Law or Equity  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">PHL §4406-a §3216(d)(1)(K) Model Language</a>	The policy or contract must provide that no action in law or equity shall be brought to recover on the policy or contract prior to the expiration of sixty days after proof of loss has been filed in accordance with the requirements of the policy or contract and that no such action shall be brought after the expiration of three years following the time such proof of loss is required by the policy or contract.	
Subrogation  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">General Obligations Law § 5-335 Civil Practice Law and Rules § 4545(a) Model Language</a>	Although not required, if a subrogation provision is included in this policy or contract form, it must comply with NYS General Obligations Law § 5-335 and Civil Practice Law and Rules § 4545(a).	
Unilateral Modification  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">11 NYCRR52.17(a)(25) Model Language</a>	Unilateral modifications by an insurer to an existing policy or contract must be made with at least 45 days prior written notice to the subscriber. Unilateral modification by the insurer may be made only at the time of renewal. If the policy or contract form requires the subscriber to provide written notice to terminate coverage, the notice of the unilateral modification by the insurer must be provided to the subscriber no less than 14 days prior to the date by which the subscriber is required to provide notice to terminate coverage.	
Non-English Speaking Insureds  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">PHL §4408(1)(p) §3217-a(a)(15) §4324(a)(15) PHL §4408(1)(p) Model Language</a>	This policy or contract form includes a description of how the insurer addresses the needs of non-English speaking insureds.	
<b>SCHEDULE OF BENEFITS</b>  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	Standard Benefit Design Description Chart  <a href="#">Model Language</a>	This policy or contract <u>must</u> contain a Schedule of Benefits. All services subject to preauthorization <u>must</u> be clearly indicated in the Schedule of Benefits.  All standard products must use the cost-sharing specified in the Standard Benefit Design Description Chart.	Form/Page/Para Reference
Prohibition on Lifetime Dollar Limits  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">§4328 §4306-e §3217-f</a> 42 USC §300gg-11 45 CFR §147.126 <a href="#">Model Language</a>	The policy or contract form may not include a lifetime limit on essential health benefits. Essential health benefits are: ambulatory patient services; emergency services; hospitalization; maternity and newborn care; mental health and substance use disorders, including behavioral health treatment; prescription drugs; rehabilitative and habilitative services and devices; laboratory services; preventive and wellness services and chronic disease management; pediatric services, including oral and vision care.	
Limitations on Annual Dollar Limits  Model Language Used? Yes <input type="checkbox"/> No <input type="checkbox"/>	<a href="#">§4328 §3217-f §4306-e</a> 42 USC §300gg-11 45 CFR §147.126 <a href="#">Model Language</a>	The policy or contract form may not impose “restricted” annual dollar limits for essential health benefits.	
Insured’s Financial Responsibility for Payment	<a href="#">§3217-a(a)(5) §4324(a)(5) PHL §4408(1)(e)</a>	This policy or contract form includes a description of the insured’s financial responsibility for payment of premiums, deductibles, copayments and/or coinsurance, and any other charges, annual limits on an insured’s financial responsibility, caps on payments for covered services and financial	

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		responsibility for non-covered health care procedures, treatment or services.	
<b>ADDITIONAL RIDERS</b>			
<p>Out-of-Network Coverage</p> <p>Model Language Used?  Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>If Out-of-Network coverage is offered please answer the following:</p> <p>Out-of-Network coverage in the base policy/contract or by rider?  Policy/Contract <input type="checkbox"/> Rider <input type="checkbox"/></p>	<p><a href="#">Model Language</a></p>	<p>If Out-of-Network coverage has been selected, this policy or contract form provides benefits for covered services that are received from Out-of-Network providers and have not been approved by the insurer to be covered on an in-network basis. Out-of-Network coverage may be provided in the base policy or contract, or by rider.</p> <p><i>Note: The Department will not approve more than a 30% differential between in-network and out-of-network coverage unless supported by scholarly literature or actual claims experience of the insurer.</i></p>	
<p>Extended Dependent Coverage</p> <p>Model Language Used?  Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p><a href="#">§4304(d)(1)(B)</a>  <a href="#">§3216(a)(4)(C)</a>  <a href="#">Model Language</a></p>	<p>For Parent and Child/Children and/or Family coverage, this policy or contract form must make available and if requested by the subscriber or policyholder, provide coverage for unmarried children through the age of 29 (up to age 30); regardless of financial dependence; who are not insured by or eligible for coverage under an employer-sponsored health benefit plan covering them as an employee or member, whether insured or self-insured; and who live, work or reside in New York State or the service area of the insurer. The company must comply with the notice requirements set forth in § 3216(a)(4)(C) or 4304(d)(1)(B).</p>	
<b>PROVIDER NETWORKS</b>	<a href="#">§3201(c)</a>	The provider network must be submitted to the Department of Health through the Health Commerce System. Also, upon submission of a QHP filing through SERFF, please provide the network information in both the Service Area and Network Templates.	
<b>ACTUARIAL SECTION FOR NEW PRODUCT RATE FILINGS ONLY</b>		<p><b>PLEASE NOTE: A new and detailed set of instructions “Instructions for the Submission of 2014 Premium Rates for Individual On-Exchange Plans and Off-Exchange Plans” will be posted on the Department website and on SERFF.</b></p> <p><i>Complete this section for all new product forms filings except those filings where a rate filing is unnecessary because: (select one)</i></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> The submission contains only application forms, disclosure statements, and/or advertising, OR</li> <li><input type="checkbox"/> The submission is an out-of-state filing pursuant to Section 3201(b)(2), OR</li> <li><input type="checkbox"/> The form submission has no premium rate implications and a letter or actuarial memorandum is enclosed that states and justifies this as appropriate.</li> </ul> <p><i>For rate changes to existing products, do NOT complete this section – complete the Existing Products-Rate Requirements section below.</i></p>	
<b>ACTUARIAL</b>	<a href="#">11NYCRR52.40(a)(1)</a>	Actuarial qualifications:	

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<b>MEMORANDUM</b>	)	a. Member of the Society of Actuaries or Member of the American Academy of Actuaries; and b. Meet the “Qualification Standards of Actuarial Opinion” as adopted by the American Academy of Actuaries.	
Justification of Rates	<a href="#">§3201</a> <a href="#">11NYCRR52.40(d)(1)</a> ) <a href="#">11NYCRR360.10</a> <a href="#">11NYCRR360.11</a> <a href="#">§3231(e)(1)(B)</a> <a href="#">§4308(c)(3)(A)</a>	Individual: a. Provide community rated rating methodology and assumptions used in calculating rates. b. Expected claim costs. c. Actuarial justification for claim costs and other assumptions. d. Non-claim expense components as a percentage of gross premium. e. Expected loss ratio <input type="text"/> %.	
Loss Ratios	<a href="#">§3231(e)(1)(B)</a> <a href="#">§4308(c)(3)(A)</a>	Expected loss ratio(s) – with actuarial justification	
Reserve Basis	<a href="#">11NYCRR94</a>	Description of bases for unpaid claim liabilities and extra reserves (if any).	
Actuarial Certification	<a href="#">11NYCRR52.40(a)(1)</a> )	a. The filing is in compliance with all applicable laws and regulations of the State of New York. b. The filing is in compliance with Actuarial Standard of Practice No. 8 “Regulatory Filings for Rates and Financial Projections for Health Plans” as adopted by the Actuarial Standards Board. c. The expected loss ratio meets the minimum requirements of the State of New York. d. The benefits are reasonable in relation to the premiums charged. e. The rates are not unfairly discriminatory.	
Expected Loss Ratio Certification	<a href="#">§3231(e)(1)(B)</a> <a href="#">§4308(c)(3)(A)</a>	The expected loss ratio is: <input type="text"/> %.	
<b>RATE MANUAL</b>	<a href="#">11NYCRR52.40(c)(2)</a> ) <a href="#">§3231(e)(1)(B)</a> <a href="#">§4308(c)(3)(A)</a>	a. Table of contents. b. Rate pages. c. Insurer name on each consecutively numbered rate page. d. Identification by form number of each policy, rider, or endorsement to which the rates apply. e. Brief description of benefits, types of coverage, limitations, exclusions, issue limits, and renewal conditions. f. Description of rating classes, factors and premium discounts. g. Examples of rate calculations. h. Outline of marketing rules and methods. i. Underwriting guidelines. j. Expected loss ratio(s).	
<b>ACTUARIAL SECTION FOR EXISTING PRODUCT RATE FILINGS ONLY</b>		<i>Complete this section for all filings of changes in rates (e.g., rate increases/decreases or changes in rate calculation rules or procedures), commissions or underwriting to existing products. (For new products, do NOT complete this section – complete the New Products-Rate Requirements section above instead.)</i>	F
<b>ACTUARIAL MEMORANDUM</b>	<a href="#">11NYCRR52.40(a)(1)</a> )	Actuarial qualifications: a. Member of the Society of Actuaries or Member of the American Academy of Actuaries; and	

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		b. Meet the “Qualification Standards of Actuarial Opinion” as adopted by the American Academy of Actuaries.	
Justification of Rates	<a href="#">11NYCRR52.40(d)(2)</a>	<ul style="list-style-type: none"> <li>a. Description of proposed changes in coverage, rates, commissions, underwriting rules, etc.</li> <li>b. History of previous New York rate revisions.</li> <li>c. Description, in detail, of policy benefits.</li> <li>d. Provide complete annual and total New York and nationwide claims experience respectively, since inception, including: <ul style="list-style-type: none"> <li>(i) Earned premium;</li> <li>(ii) Paid and incurred claims; and</li> <li>(iii) Incurred loss ratios.</li> </ul> </li> <li>e. Derivation of the proposed rate revision in detail, including: <ul style="list-style-type: none"> <li>(i) Demonstration that the expected future loss ratio and expected lifetime loss ratio are at least as large as the disclosed loss ratio</li> <li>(ii) Actuarial justification of proposed rates revision (increase/decrease)</li> </ul> </li> <li>f. Non-claim expense components as a percentage of gross premium.</li> <li>g. Impact on rates as a result of each of the changes with actuarial justification.</li> <li>h. Expected loss ratio(s) after the proposed changes.</li> </ul>	
Actuarial Certification	<a href="#">11NYCRR52.40(a)(1)</a>	<ul style="list-style-type: none"> <li>a. The filing is in compliance with all applicable laws and regulations of the State of New York.</li> <li>b. The filing is in compliance with Actuarial Standard of Practice No. 8 “Regulatory Filings for Rates and Financial Projections for Health Plans”.</li> <li>c. The expected loss ratio meets the minimum requirements of the State of New York.</li> <li>d. The benefits are reasonable in relation to the premiums charged.</li> <li>e. The rates are not unfairly discriminatory.</li> </ul>	
Expected Loss Ratio Certification	<a href="#">§3231(e)(1)(B)</a> <a href="#">§4308(c)(3)(A)</a>	The expected loss ratio is: <input type="text"/> %.	
<b>REVISED RATE MANUAL PAGES</b>	<a href="#">11NYCRR52.40(c)(2)</a>	<ul style="list-style-type: none"> <li>a. Table of contents.</li> <li>b. Rate pages.</li> <li>c. Insurer name on each consecutively numbered rate page.</li> <li>d. Identification by form number of each policy, rider, or endorsement to which the rates apply.</li> <li>e. Brief description of benefits, types of coverage, limitations, exclusions, issue limits, and renewal conditions.</li> <li>f. Description of revised rating classes, factors and discounts.</li> <li>g. Examples of rate calculations.</li> <li>h. Outline of marketing rules and methods.</li> <li>i. Underwriting guidelines.</li> <li>j. Expected loss ratio(s).</li> </ul>	