

GEORGIA LIFE AND HEALTH DIVISION

AICP Presentation 7-30-2010

Tom Carswell

Federal Health Reform Policy Form filings and
Bulletin 10-EX-2 (7-28-2010)

HB 1268 State Continuation ARRA Subsidy

SB 316 Med Supp Disabled SSI and ESRD Eligibles

Wellness in Health Plans under SB 411

Federal Health Reform Policy Form filings and Bulletin 10-EX-2 (7-28-2010)

- Bulletin is hot off the press; Just Issued this week
- OCI feared onslaught of volume of 1000's of federal health reform policy filings in mid to late 2010
- Met with Major Health Company Leaders to discuss
- Decided to Streamline a Process for Filing
- Certification and Listing of Forms in Use
that come under PPACA

Companies will file this under SERFF in new Requirement set-up for this. H21-Other for SERFF Techies

Federal Health Reform Policy Form filings and Bulletin 10-EX-2 (7-28-2010)

- Bulletin Posted on OCI Web under BULLETINS
- FAQ Available under INSURERS, Life and Health (Form Filers Area)
- Bulletin is for Forms; Doesn't apply to Rates! (Sorry about that !)
- SERFF will help automate completion of Certification.
- No Filing Fees Required for this Bulletin's data
- Companies can still file new or updated forms on case by case basis, but must give us the full Listing of Forms in Use and the Certification

COBRA, State Continuation and ARRA Subsidy

- COBRA Stimulus and ARRA started 2009
- Feds reacted to economy; updated length of subsidy to 15 months since program started in 2009
- Feds changed “window” of eligible terminations to end up May 31, 2010
- Georgia passed HB 1268 which matched aspects of Feds and COBRA / ARRA subsidy
- 15 months total state continuation now available for some; eligible terminations window matches federal
- We have some evidence of impact, but not much; are studying insurers and working on a Data Call now.

Med Supp Disabled and ESRD

- SB 316 Requires Insurers offering Med Supp Standardized Plans to make products available for SSI Disabled and ESRD Medicare Eligibles
- Rules to be promulgated (soon?)
- Not clear whether we will interpret broadly to apply offer to all discrete Standardized MS Plans
- Effective Date of Law is November 1, 2010

Wellness in Health Products

- Georgia passed SB 411 which expanded potentials for health insurers to offer Wellness or health improvement programs
- Last Year, Wellness law changed, but then applied only to HDHPs intended as part of qualifying HSA programs
- Safe Harbor presumed against unfair trade practices like rebates and illegal inducements
- For those who follow State/Federal conflicts and political statements, this same SB 411 bill also has provision against federal reform that states that no law, rule, regulation shall compel any person, employer or health care provider to participate in any health care system

Questions

- Ask your questions now, or send them to me, via email: tcarswell@oci.ga.gov or phone (404) 657-4193
- OCI Website: www.gainsurance.org