

**HEALTH CARE REFORM
NAIC/COMMISSIONER RESPONSIBILITIES
April 2010**

Issue	Responsibility	Timeline	Citation
<p>Medical Loss Ratio</p> <p>Accident and Health Working Group of the Life and Health Actuarial Task Force</p> <p>Health Reform Solvency Impact (E) Subgroup</p>	<p>NAIC to develop report establishing uniform definitions and standardized methodologies for calculating the MLR.</p>	<p>Report by December 31, 2010. Rebate program begins January 1, 2011.</p>	<p>Section 2718 of PHSA</p> <p>Sec 10101 of PPACA</p>
<p>Rate Review</p> <p>Speed to Market (EX) Task Force</p> <p>Accident and Health Working Group of the Life and Health Actuarial Task Force</p> <p>Health Reform Solvency Impact (E) Subgroup</p>	<p>Grants provided to states that meet minimum federal rate review procedures. Commissioner must report on authority.</p>	<p>Immediate implementation of Sec review of “unreasonable” rates and establishment of grant program</p>	<p>Sec 2794 of PHSA</p> <p>Sec 1003 of PPACA</p>
<p>Standard Definitions, Disclosures and Uniform Summary of Benefits</p> <p>Health Insurance and Managed Care (B) Committee</p>	<p>NAIC to develop standards and in conjunction with consumer and industry reps and submit to the Sec.</p>	<p>To be submitted by the NAIC by March 2011; to be used by plan beginning March 2012</p>	<p>Sec 2715 of PHSA</p> <p>Sec 1001 of PPACA</p>
<p>Uniform Enrollment</p> <p>Consumer Information (B) Subgroup</p>	<p>NAIC to submit criteria for uniform enrollment form to be used in Exchanges.</p>	<p>Implementation January 1, 2014</p>	<p>Sec 1311 of PPACA</p>
<p>Individual and Group Market Reforms</p> <p>Regulatory Framework (B) Task Force</p>	<p>NAIC to consult on definition of age bands and rating areas. NAIC to provide assistance to Sec and models for states.</p>	<p>Implementation January 1, 2014</p>	<p>Sec 2701 of the PHSA</p> <p>Sec 1201 of PPACA</p>
<p>Exchanges</p> <p>Exchanges (B) Subgroup</p>	<p>NAIC to consult on regulations establishing Exchanges.</p>	<p>Implementation January 1, 2014. Notification to HHS by January 1, 2013.</p>	<p>Sec 1321 of PPACA</p>
<p>Data Collection by Secretary and the State</p> <p>Health Insurance and Managed Care</p>	<p>Data to be submitted to the Secretary and Insurance Commissioners by all insurers (including self-</p>	<p>Implementation September 23, 2010</p>	<p>Sec 2715A of PHSA</p> <p>Sec 10101 of PPACA</p>

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(B) Committee Market Regulation and Consumer Affairs (D) Committee	insure). Info can be collected by the NAIC.		
Medigap Reforms Senior Issues (B) Task Force	NAIC to amend Medigap model to add cost-sharing to Plans C and F	Adopted December 23, 2010 – Implementation 2015	Sec 3201 of PPACA
Interim Reinsurance Program and Risk Adjustment Mechanism Accident and Health Working Group of the Life and Health Actuarial Task Force	NAIC to consult on establishment of risk adjustment and interim reinsurance program. Reinsurance assessments to be based on NAIC estimates.	Implementation January 1, 2014	Sec 1341 of PPACA
Uniform Fraud Reporting Form ERISA (B) Subgroup Antifraud (D) Task Force	NAIC to develop model standards and forms for private insurers to report fraud and abuse to insurance commissioners and other state officials.	Immediate implementation.	Sec 2794 of PHSA Sec 6603 of PPACA
Interstate Compact Standards Health Care Reform Interstate Compact Standards (EX) Subgroup	NAIC to develop standards for voluntary interstate compacts that will permit sales across state lines.	Regs due July 1, 2013; States may enter into compacts January 1, 2016.	Sec 1333 of PPACA
External Review	Insurers must comply with the patient protections included in the NAIC's Uniform External Review model.	Implementation September 23, 2010	Sec 2719 of PHSA Sec 1001 of PPACA
Cost Containment Health Care Reform Cost Containment (EX) Subgroup	Track state efforts and federal pilot programs (not in legislation).	N/A	N/A