

Regulator or IP	IDENTIFICATION OF SPEED TO MARKET TOOL SUGGESTED FOR CHANGE	DESCRIPTION OF SUGGESTED TOOL CHANGE	REASON OR JUSTIFICATION FOR SUGGESTED CHANGE	ADDITIONAL THOUGHTS TO CONSIDER WHEN EVALUATING THE SUGGESTION?
1 Regulator	Uniform Property and Casualty Product Coding Matrix	Please add a new sub-TOI: Credit – Personal Property T.O.I. 28.2000. Specifically a new Sub T.O.I. for Creditor-Placed Commercial Property.	The reason for the request is that under the T.O.I. 28.20000 there are only four Sub T.O.I.'s listed. They are for Creditor-Placed Home 28.2001; Creditor-Placed Auto 28.2002; Creditor-Placed Personal Property 28.2003; and Credit Involuntary Unemployment 28.2004. There is currently no Sub T.O.I. for Creditor-Placed Commercial Property and none of the descriptions for any of the current Sub T.O.I.'s address Commercial Property.	Are there enough filings being submitted for Creditor-Placed Commercial Property to add a Sub-TOI for this business type? There are currently six sub-TOIs for this TOI currently these should be submitted under 28.2006 Other.

	Regulator or IP	IDENTIFICATION OF SPEED TO MARKET TOOL SUGGESTED FOR CHANGE	DESCRIPTION OF SUGGESTED TOOL CHANGE	REASON OR JUSTIFICATION FOR SUGGESTED CHANGE	ADDITIONAL THOUGHTS TO CONSIDER WHEN EVALUATING THE SUGGESTION?
1	Regulator	Uniform Life, Accident and Health, Annuity, Credit Product Coding Matrix	Create a new Sub-TOIs under H15 Group and Individual Health – Hospital/Surgical/Medical Expense:  H15G.004 Short Term H15I.002 Health - Short Term Hospital/Surgical/Medical Expense	The suggested state has seen more filings that aren't "major medical" but which are short term. The suggested state believes that is a better description of some of the filings they are getting. This addition to the coding matrix might be helpful to other states and the industry as well.	Multiple suggestions (1-3) received for the Short Term Sub-TOIs under H16. Would H15 be the best place for these or should they be stand-alone? Should the description of H16.004 cross reference the new TOI (or Sub-TOI) and then remove H16 in the next calendar year? Would this require a new description that is more generic?
2	Regulator	Uniform Life, Accident and Health, Annuity, Credit Product Coding Matrix	Short term major medical is currently under H16 yet the federal and most state laws do not require them to meet the same mandates/requirements of comprehensive medical care plans. Should this TOI/Sub-TOI be moved to a more appropriate TOI?	Short Term major medical plans are not major medical and I fail to see the subTOI under H16 as appropriate as our state's filing guidelines for H16 (and probably other states) address requirements for comprehensive major medical plans which these plans are typically exempt from complying.	
3	Regulator	Uniform Life, Accident and Health, Annuity, Credit Product Coding Matrix	Remove the Short-Term TOIs H16I.004 and H16G.004 from under TOI H16. Create a separate, free-standing TOI for what is now commonly known as Short-Term, Limited-Duration products.	The benefit is to bring clarity to a product (short-term, limited-duration plans) within a type of insurance (comprehensive major medical insurance) that, due primarily to ACA, is becoming increasingly divergent.	
4	Regulator	Uniform Life, Accident and Health, Annuity, Credit Product Coding Matrix	Create a new sub-TOI under H16 for EPOs.	EPOs are becoming a major player both on and off the exchange. Being able to track these plans and appropriate identify them would be beneficial.	

	Regulator or IP	IDENTIFICATION OF SPEED TO MARKET TOOL SUGGESTED FOR CHANGE	DESCRIPTION OF SUGGESTED TOOL CHANGE	REASON OR JUSTIFICATION FOR SUGGESTED CHANGE	ADDITIONAL THOUGHTS TO CONSIDER WHEN EVALUATING THE SUGGESTION?
5	Regulator	Uniform Life, Accident and Health, Annuity, Credit Product Coding Matrix	<p>Create a new sub-TOI under H16 for EPOs.</p> <p>H16G Group Health – Major Medical</p> <p>H16G.001D Any Size Group – EPO</p> <p>H16G.002D Large Group Only – EPO</p> <p>H16G.003H Small Group Only – EPO</p> <p>H16I.005D Individual – EPO</p>	<p>H16G.001D Any Size Group – EPO A major medical contract that may be issued to any size group. A plan that requires enrollees to use plan providers.</p> <p>H16G.002D Large Group Only – EPO A major medical contract that may be issued only to “large groups” as that term is defined in the state in which the contract will be delivered. A plan that requires enrollees to use plan providers.</p> <p>H16G.003H Small Group Only – EPO A major medical contract that may be issued only to “small groups” as that term is defined in the state in which the contract will be delivered. A plan that requires enrollees to use plan providers.</p> <p>H16I.005D Individual – EPO A plan that requires enrollees to use plan providers.</p>	<p>Multiple Suggestions (4-5) received on this item. Would these require plans to only use plan providers? Should the description include what an EPO is?</p>
6	Regulator	Uniform Life, Accident and Health, Annuity, Credit Product Coding Matrix	Create a new TOI and Sub-TOI for reversionary annuities	Looking forward and recently received a couple revisionary filings and wondered if these would be the new waive and thus should we develop a TOI/subTOI for this product?	Would these fit under any of the existing annuities or would they be separate? Would they need to be in multiple places?

	Regulator or IP	IDENTIFICATION OF SPEED TO MARKET TOOL SUGGESTED FOR CHANGE	DESCRIPTION OF SUGGESTED TOOL CHANGE	REASON OR JUSTIFICATION FOR SUGGESTED CHANGE	ADDITIONAL THOUGHTS TO CONSIDER WHEN EVALUATING THE SUGGESTION?
7	Regulator	Uniform Life, Accident and Health, Annuity, Credit Product Coding Matrix	Update the description for HOrg05G Group Health - Single Service Vision & HOrg05I Individual Health -Single Service Vision to <i>Provides benefits for eye care and eye care accessories. May include surgical benefits for injury or sickness associated with the eye.</i>	Currently, the descriptions mirror the corresponding vision insurance TOIs, suggestion requests revising to remove language that is specific to insurance.	This request would remove sentences 1, 3 and 4 from the existing descriptions.
8	Regulator	Uniform Life, Accident and Health, Annuity, Credit Product Coding Matrix	Add new TOIs for Accident Only with Wellness Benefits	Requesting state allows Accident Only coverage to include some wellness benefits such as preventive care, diagnostic laboratory services, diagnostic x-ray services and similar services.	Would these need to be added or could the states use the Additional Benefits Flag? Could the state filing description be updated with this information? Could the descriptions be updated to allow for wellness benefits? Do you need different Requirements for submissions?
9	Regulator	Uniform Life, Accident and Health, Annuity, Credit Product Coding Matrix	Add new TOIs for Hospital Indemnity with Wellness Benefits	Same reason as #8	
10	Regulator	Uniform Life, Accident and Health, Annuity, Credit Product Coding Matrix	Add new TOIs for Disability Income with Wellness Benefits	Same reason as #8	
11	Regulator	Uniform Life, Accident and Health, Annuity, Credit Transmittal Document	Add new TOIs for Hearing	There are codes in place for dental and vision but not hearing.	Would these need to be listed under Health and HMOs? Would these be necessary for both Individual and Group?
12	Regulator	Uniform Life, Accident and Health, Annuity, Credit Transmittal Document	Add the following language to all C & F plans under MS04,05, 07, 08 (As of January 2020, renewals only.)	Beginning January 1, 2020, all Medicare Supplement plans C & F will be discontinued.	Should we keep 2010 plans and add G basic/G high for 2020 or add a new TOI/Sub-TOIs for the 2020 plans?
13	Regulator	Uniform Life, Accident and Health, Annuity, Credit Transmittal Document	Add a Sub-TOI for Medicare Supplement High Deductible G plan under MS07 and MS08	To comply with the MACRA Revisions to Medigap Model Regulation effective 1/1/20	

	Regulator or IP	IDENTIFICATION OF SPEED TO MARKET TOOL SUGGESTED FOR CHANGE	DESCRIPTION OF SUGGESTED TOOL CHANGE	REASON OR JUSTIFICATION FOR SUGGESTED CHANGE	ADDITIONAL THOUGHTS TO CONSIDER WHEN EVALUATING THE SUGGESTION?
14	Regulator	Life, Accident and Health, Annuity, Credit Transmittal Document	Add Form Types of Access Plan and Provider Contracts		What are they using today? Should these be under the TOI/Sub-TOI versus a form type.
		Current Options for Form Types:			
		<b>Form Type Legend:</b>			
		<ul style="list-style-type: none"> <li>• <b>ADV</b> = Advertising</li> <li>• <b>CER</b> = Certificate</li> <li>• <b>DDP</b> = Data/Declaration Pages</li> <li>• <b>MTX</b> = Matrix</li> <li>• <b>OTH</b> = Other</li> <li>• <b>PJK</b> = Policy Jacket</li> <li>• <b>POLA</b> = Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider</li> <li>• <b>AEF</b> = Application/Enrollment Form</li> <li>• <b>CERA</b> = Certificate Amendment, Insert Page, Endorsement or Rider</li> <li>• <b>FND</b> = Funding Agreement (Annuity, Individual and Group)</li> <li>• <b>NOC</b> = Notice of Coverage</li> <li>• <b>OUT</b> = Outline of Coverage</li> <li>• <b>POL</b> = Policy/Contract/Fraternal Certificate</li> <li>• <b>SCH</b> = Schedule Pages</li> </ul>			