HEALTH INSURANCE AND MANAGED CARE (B) COMMITTEE

The mission of the Health Insurance and Managed Care (B) Committee is to consider issues relating to all aspects of health insurance.

Ongoing Maintenance of NAIC Programs, Products and Services

The Health Insurance and Managed Care (B) Committee will:

1. Respond to inquiries from the U.S. Congress, the White House and federal agencies; analyze policy implications and effect on states of proposed legislation; communicate the NAIC’s position through letters and testimony when requested. Essential

2. Monitor the activities of the Health Actuarial (B) Task Force.—Essential

3. Monitor the activities of the Regulatory Framework (B) Task Force.—Essential

4. Monitor the activities of the Senior Issues (B) Task Force.—Essential

5. Oversee changes and provide technical assistance as appropriate to the production of the accident and health Statistical Compilation and Market Share Report. Periodically evaluate the demand, utility and income derived from these reports versus their cost to produce.—Essential

6. Serve as the official liaison between NAIC and the Joint Commission on Accreditation of Healthcare Organizations (Joint Commission), the National Committee on Quality Assurance (NCQA) and URAC.—Important

7. Review issues surrounding evidence-based medicine and determine whether rigorous and consistent reporting should be required. If so, develop a model law on the topic or recommend another appropriate vehicle to achieve goals.—Important

8. Examine issues and, as necessary, state laws and/or regulations regarding appropriate underwriting questions on applications for health insurance coverage particularly with respect to ensuring that underwriting practices and HIV testing procedures are nondiscriminatory; and, if appropriate, develop a model law or model bulletin to reflect state law and/or regulations on the subject.—Important

9. Coordinate with the Market Regulation and Consumer Affairs (D) Committee, as necessary, to provide policy recommendations regarding uniform state enforcement of the federal Affordable Care Act (ACA).—Essential

10. Coordinate with the Producer Licensing (EX) Task Force, as necessary, regarding the regulation and activities of navigators and non-navigator assistance personnel as provided under the ACA and regulations implementing the ACA.—Essential

11. Coordinate with the Antifraud (D) Task Force, as necessary, regarding state and federal antifraud activities related to the implementation of the ACA.—Essential
The Consumer Information (B) Subgroup will:

1. Develop information that would be helpful to state regulators and others in assisting consumers as health insurance exchanges, as established under the ACA, begin their work in 2014.—Important

2. Review NAIC publications that touch on health insurance to determine if they need updating based on the ACA; and, if updates are needed, suggest specific revisions to the appropriate NAIC group or NAIC division to make the changes.—Important

The Medical Loss Ratio Quality Improvement Activities (B) Subgroup will:

1. Review new quality improvement (QI) initiatives, as reported annually on the Supplemental Health Care Exhibit Allocation Report and make recommendations to the Secretary of the U.S. Department of Health and Human Services (HHS) on certifying for inclusion or exclusion in the QI expense category of the Supplemental Health Care Exhibit.—Essential

The Model Law Review Initiative (B) Subgroup will:

1. In accordance with the Model Law Review Initiative, review the Committee’s designated NAIC model laws for compliance with the NAIC’s Procedures for Model Law Development and recommend whether they be retained as a model law, amended, converted to a guideline or archived.—Important

The Health Care Reform Regulatory Alternatives (B) Working Group will:

1. Provide a forum for discussion of and guidance on the alternatives to implementing an ACA-compliant state-based exchange and the implications of such alternatives on NAIC member regulatory authority.—Essential

2. Identify and assist NAIC members in resolving open issues that need to be addressed with regard to non-state exchange ACA alternatives.—Essential

3. Analyze the impact of the ACA on existing NAIC member regulatory authority both inside and outside of a federal exchange, as well as the impact on NAIC model laws; e.g. the Unfair Trade Practices Act (#900), the Producer Licensing Model Act (#218), the Model Law on Examinations (#390), etc.—Essential

4. Identify opportunities for NAIC members to continue to innovate and regulate outside of a federal exchange.—Essential

w:\National Meetings\2014\Fall\Cmte\B\chrg15 B Committee adopted 10-21-14.docx