

Conference Call Meeting

**CONSUMER INFORMATION (B) SUBGROUP
Standard Definitions Team
(Superintendent Mila Kofman, Maine – Lead Regulator)
Tuesday, August 24, 2010
1:00 pm – 3:00 p.m. ET
Summary Report**

The Standard Definitions Team of the Consumer Information (B) Subgroup met Tuesday, Aug. 24, 2010. During this meeting, the Subgroup:

1. Agreed to extend the Standard Definitions calls to 3 hours a week (every Tuesday) so that the Team can finish their work.
2. Agreed upon a working definition for “Health Insurance” as “A contract that requires your health insurer to pay for some or all of your health care costs in exchange for a **premium**.”
3. Agreed upon a working definition for “Medically Necessary” as “Health care services or supplies needed to diagnose, prevent or treat your condition that meets accepted standards of medical practice.” The group decided to define “Medically Necessary” rather than “Medical Necessity”.
4. Agreed upon a working definition of “Balance Billing” as “**Balance Billing** is when a **non-preferred provider** bills you for the difference between the provider’s charge and the **allowed amount**. A **preferred provider** cannot balance bill you”.
5. Agreed upon a working definition of “Reconstructive Surgery” as “Surgery and follow up treatment to correct or improve a part of the body and that is needed because of birth defects, accidents, or medical conditions”.
6. Discussed changes to the definition of “Skilled Nursing Care”. The revised definition is “Services from licensed nurses in your own home or in a nursing home. Skilled care are services from technicians and therapists in your own home or in a nursing home”.
7. Discussed changes to the definition of “Prescription Drugs”. The revised definition is “Those drugs that by law require a physician's prescription
8. Discussed changes to the definition of “Prescription Drug Coverage”. The revised definition is “[Health insurance] that helps pay for prescription drugs and medications bought at a licensed pharmacy or given by a **provider**.”