The purpose of this document is to provide necessary background information to NAIC and state insurance regulators to aid in reviewing model laws for compliance with model law criteria.

1. **Parent Committee/Task Force/Working Group Responsible for Model Law:**
   Health Insurance and Managed Care (B) Committee

2. **Staff Support Contact Information:**
   Jolie H. Matthews, jmatthews@naic.org, Phone: 202-471-3982

3. **Short Summary of Model Law:**
   The purpose of this Act is to promote the public interest by establishing standards for discount medical plan organizations to protect consumers from unfair or deceptive marketing, sales or enrollment practices and to facilitate consumer understanding of the role and function of discount medical plan organizations in providing access to medical or ancillary services.

4. **Date Originally Adopted by NAIC:**
   3rd Quarter 2006

5. **Date Last Amended by NAIC:**
   N/A

6. **Number of States that Have Adopted Current Model:**
   7 states

7. **Number of States that Have Adopted a Previous Version of Model:**
   N/A

8. **Record of Last State Legislative/Regulatory Action for Model:**
   1 state took legislative action in 2013 and 3 states took action in 2009.

9. **Record of Last State Legislative/Regulatory Action on Topic Covered by Model (Related Activity):**
   1 state took legislative action in 2010 and 1 state took regulatory action in 2011.

10. **Relationship to IIPRC Standard, if any:**
    None

11. **Is this Model Law referenced or contained, in whole or in part, in any other NAIC guidance, manual or handbooks?**
    No
12. Significance or Reason Why This Model Should Be Retained:

This model should be retained because it does provide important consumer protections for consumers considering the purchase of or who have purchased a discount medical plan. However, consideration should be given to whether it should be converted to a guideline.

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