2015 RELEASE OF THE MARKET REGULATION HANDBOOK

The following items represent all revisions adopted by the NAIC in 2014, which are incorporated into the 2015 release of the NAIC Market Regulation Handbook: New regulator guidance relating to the following subject areas was incorporated into a new Chapter 20A—Conducting the Affordable Care Act (ACA) Related Examination of the Market Regulation Handbook:

- Coverage of Individuals in Approved Clinical Trials;
- Extension of Dependent Coverage to Age 26;
- Guaranteed Availability of Coverage;
- Guaranteed Renewability of Coverage;
- Prohibitions on Preexisting Conditions Exclusions for Individuals under 19 Years of Age;
- Rescissions; and
- Summary of Benefits and Coverage (SBC) and Uniform Glossary.

The following items were adopted by the NAIC in 2014 and incorporated into the NAIC Complaints Database System (CDS). These items were also added to the NAIC Standard Complaint Data Form, as well as the CDS Definitions and Basics Manual. Links to the following have been included in the referenced documents section of the 2015 NAIC Market Regulation Handbook:

- ACA Related Consumer Complaint Codes; and
- ACA Related Consumer Complaint Code Definitions.

Beginning with the 2015 edition of the Market Regulation Handbook, the following ACA related revisions adopted by the NAIC in 2012 and 2013 were moved from Chapter 20—Conducting the Health Examination to Chapter 20A—Conducting the Affordable Care Act (ACA) Related Examination of the Market Regulation Handbook:

- Grievance Procedures;
- Lifetime/Annual Benefit Limits;
- Preventive Health Services; and
- Utilization Review.