The Health Reform Solvency Impact (E) Subgroup met April 15, 2010. During this meeting, the Subgroup:

1. Highlighted the priority items as:
   - Craft definitions for the components of the numerator and denominator of the Medical Loss Ratio (MLR) using available data, starting with comprehensive major medical in the 2009 Accident and Health Exhibit. The Subgroup will look to the Accident and Health Working Group for guidance on the appropriate placement of these components in premiums or claims, including from a rating perspective, and on the issue of allocation.
   - To get a sense of the universe of items included in current MLR calculations, America’s Health Insurance Plans AHIP will provide the Subgroup with a state listing of definitions. The Subgroup will survey states to confirm these items, to provide their definition of comprehensive major medical, and to answer other questions such as how mini-medical policies are treated.
   - Directed NAIC staff to provide data as filed from the 2009 Accident and Health Exhibit.
   - Craft a blanks proposal for a supplemental filing by state to be considered by the Blanks (E) Working Group under its emergency procedure provision.
   - Directed NAIC staff to craft a skeleton of the proposal that can be updated as the Subgroup makes decisions.
   - This data will be separate from the other health data reported in the annual and quarterly statements and supplements, and will have established definitions only for use with this new supplement (thus differing state definitions will not apply to this schedule). States will be requested to refrain from granting waivers from the requirement to file this new supplement.
   - Answers are needed from Health and Humans Services (HHS) regarding policy-year reporting or calendar-year reporting, as well as any specific data needs for their purposes.

2. Reviewed administrative items, including:
   - Notice of summaries in lieu of minutes for the activities of this Subgroup.
   - Notice of the next scheduled conference calls:
     - Wednesday, April 21, 2010, at 10:30 a.m. Central/11:30 a.m. Eastern
     - Tuesday, April 27, 2010, at 1:00 p.m. Central/2:00 p.m. Eastern