

Maine Bureau of Insurance
Form Filing Review Requirements Checklist
NON-GRANDFATHERED
SMALL GROUP (HOrg02G.004A) and INDIVIDUAL (HOrg01) HMO PLANS
Inside and Outside the Marketplace
For Plans Issued On or After January 1, 2016
(Revised 03/20/2015)

Confirm compliance and IDENTIFY the LOCATION (page number, section, paragraph, etc.) of the STANDARD IN FILING in the last column. N/A: Check this box if a contract does not have to meet this requirement and EXPLAIN WHY in the last column.

State Benefit/Provision and/or ACA Requirement	State Law/ Rule and/or Federal Law	State Description of Requirement and/or ACA Description of Requirement	N/A →	CONFIRM COMPLIANCE AND IDENTIFY LOCATION OF STANDARD IN FILING AND EXPLAIN IF REQUIREMENT IS INAPPLICABLE
GENERAL SUBMISSION REQUIREMENTS				
Electronic (SERFF) Submission Requirements	24-A M.R.S.A. §2412 (2) Bulletin 360	All filings must be filed electronically, using the <u>NAIC</u> System for Electronic Rate and Form Filing (SERFF). See http://www.serff.com .	<input type="checkbox"/>	
FILING FEES	24-A M.R.S.A. §601(17)	\$20.00 for Rate filings, rating rules filings, insurance policy, forms, riders, endorsements and certificates. See General Instructions page in SERFF for additional information on filing fee structure. Filing fees must be submitted by EFT in SERFF at the time of submission of the filing. All filings require a filing fee unless specifically excluded per 24-A M.R.S.A. §4222(1), and/or are a required annual report.	<input type="checkbox"/>	
Grounds for disapproval	24-A M.R.S.A. §2413	Seven categories of the grounds for disapproving a filing.	<input type="checkbox"/>	
Readability	24-A M.R.S.A. §2441	Minimum of 50. Riders, endorsements, applications all must be scored. They may be scored either individually or in conjunction with the policy/certificate to which they will be attached. Exceptions: Federally mandated forms/language, Groups > 1000, Group Annuities	<input type="checkbox"/>	

		as funding vehicles. Scores must be entered on form schedule tab in SERFF.		
Variability of Language	24-A M.R.S.A. §2412 §2413	Forms with variable bracketed information must include all the possible language that might be placed within the brackets. The use of too many variables will result in filing disapproval as Bureau staff may not be able to determine whether the filing is compliant with Maine laws and regulations.	<input type="checkbox"/>	
GENERAL POLICY PROVISIONS				
Applicant's statements	24-A M.R.S.A. §2817	No statement made by the applicant for insurance shall void the insurance or reduce benefits unless contained in the written application signed by the applicant; and a provision that no agent has authority to change the policy or to waive any of its provisions; and that no change in the policy shall be valid unless approved by an officer of the insurer and evidenced by endorsement on the policy, or by amendment to the policy signed by the policyholder and the insurer. <i>(There is no specific HMO requirement for this benefit/provision, but it is a benchmark plan requirement.)</i>	<input type="checkbox"/>	
Classification, Disclosure, and Minimum Standards	Rule 755	Must comply with all applicable provisions of Rule 755 for Major Medical coverage including, but not limited to, Sections 4, 5, 6(A), 6(F), and Sections 7(A), 7(B), 7(G), and 8. <i>(There is no specific HMO requirement for this benefit/provision, but it is a benchmark plan requirement.)</i>	<input type="checkbox"/>	
Continuity	24-A M.R.S.A. §4222-B Chapter 36	This section provides continuity of coverage for a person who seeks coverage under an individual or a group insurance policy or health maintenance organization policy.	<input type="checkbox"/>	
Continuity of Care	24-A M.R.S.A. §4303(7)	If a contract between a carrier and a provider is terminated or benefits or coverage provided by a provider is terminated because of a change in the terms of provider participation in a health plan and an enrollee is undergoing a course of treatment from the provider at the time of termination, the carrier shall provide continuity of care in accordance with the requirements in paragraphs A to C.	<input type="checkbox"/>	
Continuation of group coverage	24-A M.R.S.A. §2809-A(11)	If the termination of an individual's group insurance coverage is a result of the member or employee being temporarily laid off or losing	<input type="checkbox"/>	

		employment because of an injury or disease that the employee claims to be compensable under Workers Compensation, the insurer shall allow the member or employee to elect to continue coverage under the group policy at no higher level than the level of benefits or coverage received by the employee immediately before termination and at the member's or employee's expense or, at the member's or employee's option, to convert to a policy of individual coverage without evidence of insurability in accordance with this section.		
Continuity for individual who changes groups	24-A M.R.S.A. §2849-B	<p>A person is provided continuity of coverage who seeks coverage under an individual, group or blanket insurance policy or health maintenance organization policy. Coverage under the prior contract or policy terminated:</p> <p>(1) Within 180 days before the date the person enrolls or is eligible to enroll in the succeeding contract if:</p> <ul style="list-style-type: none"> (a) Coverage was terminated due to unemployment, as defined in Title 26, section 1043; (b) The person was eligible for and received unemployment compensation benefits for the period of unemployment, as provided under Title 26, chapter 13; and (c) The person is employed at the time replacement coverage is sought under this provision; or <p>(2) Within 90 days before the date the person enrolls or is eligible to enroll in the succeeding contract.</p> <p>A period of ineligibility for a health plan imposed by terms of employment may not be considered in determining whether the coverage ended within a time period specified under this section.</p> <p>The succeeding carrier must waive any medical underwriting or preexisting conditions exclusion to the extent that benefits would have been payable under a prior contract or policy if the prior contract or policy were still in effect.</p>	<input type="checkbox"/>	
Continuity on replacement of group policy	24-A M.R.S.A. §2849	This section provides continuity of coverage to persons who were covered under the replaced contract or policy at any time during the 90 days before the discontinuance of the replaced contract or policy.	<input type="checkbox"/>	

Continuity on replacement of group policy – Preexisting condition exclusions	24-A M.R.S.A. §2849-B (3-B)	An insurer or health maintenance organization may impose a preexisting condition exclusion period on a person who was subject to a preexisting condition exclusion under the replaced contract or policy. The preexisting condition exclusion period under the replacement policy or contract must end no later than the date the preexisting condition exclusion period would have ended under the replaced contract or policy.	<input type="checkbox"/>	
Coordination of Benefits and Evidence of Coverage	24-A M.R.S.A. §4207 Rule 191(§9-A and §9-D) Rule 790	Lists items that are required to be placed in an Evidence of Coverage. Section 9 states: Evidences of coverage may contain a provision for coordination of benefits, provided that such provision shall not relieve an HMO of its duty to provide or arrange for a covered health care service to an enrollee solely because the enrollee is entitled to coverage under any other contract, policy or plan, including coverage provided under government programs. Medicaid is always secondary.	<input type="checkbox"/>	
Definition of Medically Necessary	24-A M.R.S.A. §4301-A, Sub-§10-A	Forms that use the term "medically necessary" or similar terms must include the following definition <u>verbatim</u> : A. Consistent with generally accepted standards of medical practice; B. Clinically appropriate in terms of type, frequency, extent, site and duration; C. Demonstrated through scientific evidence to be effective in improving health outcomes; D. Representative of "best practices" in the medical profession; and E. Not primarily for the convenience of the enrollee or physician or other health care practitioner.	<input type="checkbox"/>	
Designation of Classification of Coverage	24-A M.R.S.A. §2694 Rule 755, Sec. 6	The heading of the cover letter of any form filing subject to this rule shall state the category of coverage set forth in 24-A M.R.S.A. §2694 that the form is intended to be in. (There is no specific HMO requirement for this benefit/provision, but it is a benchmark plan requirement.)	<input type="checkbox"/>	
Explanations for any Exclusion of Coverage for work	24-A M.R.S.A. §2413	If the policy excludes coverage for work related sicknesses or injuries, clearly explain whether the coverage is excluded if the enrollee is exempt from requirements from state workers compensation	<input type="checkbox"/>	

		<p>A. in the case of an insured who was gainfully employed prior to disability, "the inability to engage in any gainful occupation for which he or she is reasonably suited by training, education, and experience;" or</p> <p>B. in the case of an insured who was not gainfully employed prior to disability, "the inability to engage in most normal activities of a person of like age in good health."</p> <p><i>(There is no specific HMO requirement for this benefit/provision, but it is a benchmark plan requirement.)</i></p>		
Genetic information (GINA), coverage is not based on	PHSA §2753 (74 Fed Reg 51664, 45 CFR §148.180)	An issuer is not allowed to: Adjust premiums based on genetic information; Request /require genetic testing; Collect genetic information from an individual prior to/in connection with enrollment in a plan, or at any time for underwriting purposes.	<input type="checkbox"/>	
Grace Period	24-A M.R.S.A. §4209 (6) Bulletin 288	30 or 31 days.	<input type="checkbox"/>	
Guaranteed Issue & Renewal	24-A M.R.S.A. §2808-B §2736-C	Small group plans are guaranteed issue and renewed, community rated, and standardized plans. Requires guaranteed issue and renewal.	<input type="checkbox"/>	
Guaranteed Renewal	24-A M.R.S.A. §2850-B	Renewal must be guaranteed to all individuals, to all groups and to all eligible members and their dependents in those groups except for failure to pay premiums, fraud or intentional misrepresentation.	<input type="checkbox"/>	
Guaranteed renewable	PHSA §2702 (45 CFR §148.122)	May only non-renew or cancel coverage for nonpayment of premiums, fraud, market exit, movement outside of service area, or cessation of bona-fide association membership.	<input type="checkbox"/>	
Health plan accountability	Rule 850	Standards in this rule include, but are not limited to, required provisions for grievance and appeal procedures, emergency services, access and utilization review standards.	<input type="checkbox"/>	

Limitations & Exclusions	45 CFR 156.115	Limitations and exclusions must be substantially similar or more favorable to the insured in the Maine EHB benchmark plan.	<input type="checkbox"/>	
Notice of Policy Changes and Modifications	24-A M.R.S.A. §2850(B)(3)(I)	A carrier may make minor modifications to the coverage, terms and conditions of the policy consistent with other applicable provisions of state and federal laws as long as the modifications meet the conditions specified in this paragraph and are applied uniformly to all policyholders of the same product.	<input type="checkbox"/>	
Notice of Policy Changes	PHSA 2715 (75 Fed Reg 41760)	Provide 60 days advance notice to enrollees before the effective date of any material modification including changes in preventive benefits.		
Notice of Rate Increase	24-A M.R.S.A. §4222-B(15)	Requires that insurers provide a minimum of 60 days written notice to affected policyholders prior to a rate filing for individual health insurance or a rate increase for group health insurance. It specifies the requirements for the notice. See these sections for more details. Reasonable notice must be provided for other types of policies.	<input type="checkbox"/>	
Penalty for failure to notify of hospitalization	24-A M.R.S.A. §2847-A	No penalty for hospitalization for emergency treatment. <i>(There is no specific HMO requirement for this benefit/provision, but it is a benchmark plan requirement.)</i>	<input type="checkbox"/>	
Pre-existing condition exclusions for child under age 19	PHSA §2704 PHSA §1255 (75 Fed Reg 37188, 45 CFR §147.108)	Prohibits the imposition of a preexisting condition exclusion by all group plans and nongrandfathered individual market plans.	<input type="checkbox"/>	
Pre-existing condition exclusions				
Prohibited practices	24-A M.R.S.A. §2736-C(3)(A) 2850-B(3)	An enrollee may not be cancelled or denied renewal except for fraud or material misrepresentation and/or failure to pay premiums for coverage.	<input type="checkbox"/>	
Rescissions prohibited	PHSA §2712 (75 Fed Reg 37188, 45 CFR	Rescissions are prohibited except in cases of fraud or intentional misrepresentation of material fact. Coverage may not be cancelled except with 30 days prior notice to each enrolled person who would be affected.		

	§147.128)			
Prohibition against Absolute Discretion Clauses	24-A M.R.S.A. §4303(11)	Carriers are prohibited from including or enforcing absolute discretion provisions in health plan contracts, certificates, or agreements.	<input type="checkbox"/>	
Prohibition on Discrimination	45 CFR §156.1259(a)	An issuer does not provide EHB if its benefit design, or the implementation of its benefit design, discriminates based on an individual's age, expected length of life, present or predicted disability, degree of medical dependency, quality of life, or other health conditions.	<input type="checkbox"/>	
Rates - Small Group	24-A M.R.S.A. §2808-B (2-A)	<p>A carrier offering small group health plans shall file with the superintendent the community rates for each plan and every rate, rating formula and classification of risks and every modification of any formula or classification that it proposes to use.</p> <p>A. Every filing must state the effective date of the filing. Every filing must be made not less than 60 days in advance of the stated effective date, unless the 60-day requirement is waived by the superintendent. The effective date may be suspended by the superintendent for a period of time not to exceed 30 days.</p> <p>B. A filing and all supporting information, except for protected health information required to be kept confidential by state or federal statute and except for descriptions of the amount and terms or conditions or reimbursement in a contract between an insurer and a 3rd party, are public records notwithstanding Title 1, section 402, subsection 3, paragraph B and become part of the official record of any hearing held pursuant to subsection 2-B, paragraph B or F.</p> <p>C. Rates for small group health plans must be filed in accordance with this section and subsections 2-B and 2-C for premium rates effective on or after July 1, 2004, except that the filing of rates for small group health plans are not required to account for any payment or any recovery of that payment pursuant to subsection 2-B, paragraph D and former section 6913 for rates effective before July 1, 2005.</p> <p>PLEASE NOTE: Rates must be filed simultaneously with the forms. Forms submitted in advance of rates, will not be approved</p>	<input type="checkbox"/>	

		until rates have been filed, reviewed and approved. If forms are being revised and there is no effect on current rates, please indicate so in the filing cover letter.		
Rates - Individual	24-A M.R.S.A. §2736	<p>Every insurer shall file for approval by the superintendent every rate, rating formula, classification of risks and every modification of any formula or classification that it proposes to use in connection with individual health insurance policies and certain group policies specified in section 2701. If the filing applies to individual health plans as defined in section 2736-C, the insurer shall simultaneously file a copy with the Attorney General. Every such filing must state the effective date of the filing. Every such filing must be made not less than 60 days in advance of the stated effective date, unless the 60-day requirement is waived by the superintendent, and the effective date may be suspended by the superintendent for a period of time not to exceed 30 days. A filing required under this section must be made electronically in a format required by the superintendent unless exempted by rule adopted by the superintendent.</p> <p>PLEASE NOTE: Rates must be filed simultaneously with the forms. Forms submitted in advance of rates, will not be approved until rates have been filed, reviewed and approved. If forms are being revised and there is no effect on current rates, please indicate so in the filing cover letter.</p>	<input type="checkbox"/>	
Renewal of policy	24-A M.R.S.A. §4207 Rule 191(9)(F) §2820	There shall be a provision stating the conditions for renewal.	<input type="checkbox"/>	
Representations in Applications	24-A M.R.S.A. §2818	There shall be a provision that all statements contained in any such application for insurance shall be deemed representations and not warranties. <i>(There is no specific HMO requirement for this benefit/provision, but it is a benchmark plan requirement.)</i>	<input type="checkbox"/>	
Required disclosures (Summary of Benefits and	PHSA §2715	All insurers must provide a Summary of Benefits and Coverage and Uniform Glossary to enrollees. Please see http://www.cms.gov/CCIIO/Resources/Forms-Reports-and-Other-	<input type="checkbox"/>	

Coverage)	45 CFR §156.420(h) 24-A M.R.S.A. §4303(15)	Resources/index.html for forms and instructions. For each silver health plan that an issuer offers, or intends to offer in the individual market on the Exchange, the issuer must submit annually to the Exchange for certification prior to each benefit year the standard silver plan and three cost sharing reduction plans. A carrier offering a health plan in this State shall: A. Provide to applicants, enrollees and policyholders or certificate holders a summary of benefits and an explanation of coverage that accurately describe the benefits and coverage under the applicable plan or coverage. A summary of benefits and an explanation of coverage must conform with the requirements of the federal Affordable Care Act; and B. Use standard definitions of insurance-related and medical-related terms in connection with health insurance coverage as required by the federal Affordable Care Act.		
Third Party Notice, Cancellation and Reinstatement	24-A M.R.S.A. §2847-C Rule580	Third party notice of cancellation and reinstatement for cognitive impairment or functional incapacity. 10 days prior notice. <i>(There is no specific HMO requirement for this benefit/provision, but it is a benchmark plan requirement.)</i>	<input type="checkbox"/>	
Time for suits	24-A M.R.S.A. §2828	There shall be a provision that from the date of issue of a policy no misstatements, except fraudulent misstatements, made by the applicant in the application for such policy shall be used to void the policy or to deny a claim for loss incurred or disability, as defined in the policy, commencing after the expiration of such 3-year period. <i>(There is no specific HMO requirement for this benefit/provision, but it is a benchmark plan requirement.)</i>	<input type="checkbox"/>	
ELIGIBILITY/ENROLLMENT				
Annual Open Enrollment/Special Enrollment Periods - <i>INDIVIDUAL</i>	45 CFR §155.410 45 CFR	Must provide an annual open enrollment period that begins November 1, 2015 and extends through January 31, 2016.	<input type="checkbox"/>	

	<p>§155.420</p>	<p>Must also provide a written annual open enrollment notification to each enrollee no earlier than September 1, and no later than September 30.</p> <p>Must provide special enrollment periods consistent with this section, during which qualified individuals may enroll. A qualified individual or enrollee has 60 days for individuals from the date of a triggering event to select a plan.</p> <p>Also applies to off-marketplace plans.</p>		
<p>Annual Open Enrollment/Special Enrollment Periods - <i>SHOP</i></p>	<p>45 CFR §155.725</p> <p>45 CFR §155.725(g)</p>	<p><u>Employer:</u></p> <p>Must permit a qualified employer to purchase coverage for its small group at any point during the year. The employer’s plan year must consist of the 12-month period beginning with the qualified employer’s effective date of coverage.</p> <p>Must provide qualified employers with a period of no less than 30 days prior to the completion of the employer’s plan year and before the annual employee open enrollment period, in which the qualified employer may change its participation in the SHOP for the next plan year.</p> <p>Must provide notification to a qualified employer of the annual election period in advance of such period.</p> <p><u>Employees:</u></p> <p>Must establish a standardized annual open enrollment period of no less than 30 days for qualified employees prior to the completion of the applicable qualified employer’s plan year and after that employer’s annual election period. Must provide notification to a qualified employee of the annual open enrollment period in advance of such period.</p> <p>Must provide special enrollment periods consistent with this section,</p>	<p><input type="checkbox"/></p>	

		<p>during which qualified individuals may enroll. A qualified individual or enrollee has 30 days for SHOP from the date of a triggering event to select a plan.</p> <p>Must provide notification to a qualified employee of the annual open enrollment period in advance of such period.</p> <p>Newly qualified employees. The SHOP must provide an employee who becomes a qualified employee outside of the initial or annual open enrollment period an enrollment period to seek coverage in a QHP beginning on the first day of becoming a qualified employee.</p>		
Child-Only coverage	ACA 1302(d), PHSa §2707(c), (45 CFR §156.200(c)(2))	Must provide the same level of coverage, as described in the Affordable Care Act, to individuals who, as of the beginning of the plan year, have not attained the age of 21. The carrier does not need to file a separate child-only plan. The carrier may provide the following notice predominantly displayed on the first page of the policy: "THIS [POLICY OR CERTIFICATE] IS ALSO AVAILABLE AS A CHILD ONLY [POLICY OR CONTRACT]."	<input type="checkbox"/>	
Children (Newborn) Coverage	24-A M.R.S.A. §4234-C	Newborns are automatically covered under the plan from the moment of birth for the first 31 days including coverage for congenital defects and birth abnormalities.	<input type="checkbox"/>	
Children of Unmarried Women	24-A M.R.S.A. §2832	Coverage of children must be made available to unmarried women on the same basis as married women. <i>(There is no specific HMO requirement for this benefit/provision, but it is a benchmark plan requirement.)</i>	<input type="checkbox"/>	
Dependent children with mental or physical illness	24-A M.R.S.A. §4233-A	Requires health insurance policies to continue coverage for dependent children up to the age at which coverage for students terminates under the terms of the policy who are unable to maintain enrollment in college due to mental or physical illness if they would otherwise terminate coverage due to a requirement that dependent children of a specified age be enrolled in college to maintain eligibility.	<input type="checkbox"/>	
Dependent student on medically necessary leave of absence	PHSA §2728 (45 CFR §147.145)	<p>Issuer cannot terminate coverage of dependent student due to a medically necessary leave of absence before:</p> <ul style="list-style-type: none"> • The date that is 1 year after the first day of the leave; or 		

		<ul style="list-style-type: none"> The date on which coverage would otherwise terminate under the terms of the coverage. <p>“Medically necessary leave of absence” means: a leave of absence or change of enrollment of a dependent child from a post-secondary education institution that:</p> <ol style="list-style-type: none"> Commences while the child is suffering from a serious illness or injury; Is medically necessary; and Causes the child to lose student status for purposes of coverage under the terms of coverage. <p>Issuer must include with any notice regarding a requirement for certification of student status for coverage, a description of the terms for continued coverage during medically necessary leaves of absence.</p>		
Dependent coverage	24-A M.R.S.A. §2809	May not use residency as a requirement for dependents. <i>(There is no specific HMO requirement for this benefit/provision, but it is a benchmark plan requirement.)</i>	<input type="checkbox"/>	
Dependent special enrollment period	24-A M.R.S.A. §4222-B(11) §2834-B	Enrollment for qualifying events.	<input type="checkbox"/>	
Domestic Partner Coverage	24-A M.R.S.A. §4249	Coverage must be offered for domestic partners of individual policyholders or group members. This section establishes criteria defining who is an eligible domestic partner.	<input type="checkbox"/>	
Extension of dependent coverage to age 26	24-A M.R.S.A. §4320-B	A carrier offering a health plan subject to the requirements of the federal Affordable Care Act that provides dependent coverage of children shall continue to make such coverage available for an adult child until the child turns 26 years of age, consistent with the federal Affordable Care Act.	<input type="checkbox"/>	
Dependent coverage must be available up to age 26 if policy offers dependent	PHSA §2714 (75 Fed Reg 27122, 45 CFR	An insurer shall provide notice to policyholders regarding the availability of dependent coverage under this section upon each renewal of coverage or at least once annually, whichever occurs more frequently. Notice provided under this subsection must include		

coverage.	§147.120)	<p>information about enrolment periods and notice of the insurer's definition of and benefit limitations for preexisting conditions.</p> <p>Eligible children are defined based on their relationship with the participant. Limiting eligibility is prohibited based on: financial dependency on primary subscriber, residency, student status, employment, eligibility for other coverage, marital status.</p> <p>Terms of the policy for dependent coverage cannot vary based on the age of a child.</p>		
Individual certificates	24-A M.R.S.A. §4207 Rule 191(9)	<p>There shall be a provision that the insurer shall issue to the policyholder, for delivery to each member of the insured group, an individual certificate or printed information setting forth in summary form a statement of the essential features of the insurance coverage of such employee or such member and in substance the provisions of sections 2821 to 2828. The insurer shall also provide for distribution by the policyholder to each member of the insured group a statement, where applicable, setting forth to whom the benefits under such policy are payable. If dependents are included in the coverage, only one certificate or printed summary need be issued for each family unit.</p>	□	
CLAIMS & UTILIZATION REVIEW				
Assignment of benefits	24-A M.R.S.A. §4207-A §2827-A	<p>All policies providing benefits for medical or dental care on an expense-incurred basis must contain a provision permitting the insured to assign benefits for such care to the provider of the care. An assignment of benefits under this section does not affect or limit the payment of benefits otherwise payable under the policy. <i>(There is no specific HMO requirement for this benefit/provision, but it is a benchmark plan requirement.)</i></p>	□	
Calculation of health benefits based on actual cost	24-A M.R.S.A. §2185	<p>Policies must comply with the requirements of 24-A §2185 which requires calculation of health benefits based on actual cost. All health insurance policies, health maintenance organization plans and subscriber contracts or certificates of nonprofit hospital or medical service organizations with respect to which the insurer or organization</p>	□	

		has negotiated discounts with providers must provide for the calculation of all covered health benefits, including without limitation all coinsurance, deductibles and lifetime maximum benefits, on the basis of the net negotiated cost and must fully reflect any discounts or differentials from charges otherwise applicable to the services provided. With respect to policies or plans involving risk-sharing compensation arrangements, net negotiated costs may be calculated at the time services are rendered on the basis of reasonably anticipated compensation levels and are not subject to retrospective adjustment at the time a cost settlement between a provider and the insurer or organization is finalized.		
Claims for Office Visits that include Preventive Health Services	45 CFR §147.130 (a)(1)	<p>Policies and certificates must include clear explanations regarding how claims will be paid for office visits that include preventive health services, and the policyholder’s cost sharing may not be greater than the following:</p> <p>If an item or service described in 45 CFR §147.130 (a)(1):</p> <ol style="list-style-type: none"> 1. Is billed separately (or is tracked as individual encounter data separately) from an office visit, then a plan or issuer may impose cost-sharing requirements with respect to the office visit. 2. Is not billed separately (or is not tracked as individual encounter data separately) from an office visit and the primary purpose of the office visit is the delivery of such an item or service, then a plan or issuer may not impose cost-sharing requirements with respect to the office visit. <p>Is not billed separately (or is not tracked as individual encounter data separately) from an office visit and the primary purpose of the office visit is not the delivery of such an item or service, then a plan or issuer may impose cost-sharing requirements with respect to the office visit.</p>	<input type="checkbox"/>	
Credit toward Deductible	24-A M.R.S.A. §4222-B(21)	When an insured is covered under more than one expense-incurred health plan, payments made by the primary plan, payments made by the insured and payments made from a health	<input type="checkbox"/>	

		savings account or similar fund for benefits covered under the secondary plan must be credited toward the deductible of the secondary plan. This subsection does not apply if the secondary plan is designed to supplement the primary plan.		
Examination, autopsy	24-A M.R.S.A. §2826	There shall be a provision that the insurer has the right to examine the insured as often as it may reasonably require during the pendency of claim and also has the right to make an autopsy in case of death where it is not prohibited by law. <i>(There is no specific HMO requirement for this benefit/provision, but it is a benchmark plan requirement.)</i>	<input type="checkbox"/>	
Explanation and notice to parent	24-A M.R.S.A. §4222-B(22) §2823-A §2713-A	If the insured is covered as a dependent child, and if the insurer is so requested by a parent of the insured, the insurer shall provide that parent with: An explanation of the payment or denial of any claim filed on behalf of the insured, except to the extent that the insured has the right to withhold consent and does not affirmatively consent to notifying the parent; An explanation of any proposed change in the terms and conditions of the policy; Reasonable notice that the policy may lapse, but only if the parent has provided the insurer with the address at which the parent may be notified. In addition, any parent who is able to provide the information necessary for the insurer to process a claim must be permitted to authorize the filing of any claims under the policy. <i>(There is no specific HMO requirement for this benefit/provision, but it is a benchmark plan requirement.)</i>	<input type="checkbox"/>	
Forms for proof of loss/Claim Forms	24-A M.R.S.A. §4207 Rule 191(9)(C)(3) §2825	There shall be a provision that the insurer will furnish to the policyholder such forms as are usually furnished by it for filing proof of loss. If such forms are not furnished before the expiration of 15 days after the insurer received notice of any claim under the policy, the person making such claim shall be deemed to have complied with the requirements of the policy as to proof of loss upon submitting within the time fixed in the policy for filing proof of loss, written proof covering the occurrence, character and extent of the loss for which claim is made. <i>(There is no specific HMO requirement for this benefit/provision, but it is a benchmark plan requirement.)</i>	<input type="checkbox"/>	
Lifetime Limits and Annual Aggregate Dollar Limits Prohibited	24-A M.R.S.A. §4318 §4320	An individual or group health plan may not include a provision in a policy, contract, certificate or agreement that purports to terminate payment of any additional claims for coverage of health care services after a defined maximum aggregate dollar amount of claims for	<input type="checkbox"/>	

<p>Lifetime or annual limits on the dollar value of Essential Health Benefits (EHB):</p> <p>*2016 Plan Year Limits:</p> <p>OOP: IND: \$6850 FAMILY: \$13700</p>	<p>PHSA §2711 (75 Fed Reg 37188, 45 CFR §147.126)</p>	<p>coverage of health care services on an annual, lifetime or other basis has been paid under the health plan for coverage of an insured individual, family or group.</p> <p>A carrier may however offer a health plan that limits benefits under the health plan for specified health care services on an annual basis.</p> <p>Plans may not establish lifetime limits on the dollar value of essential health benefits:</p> <ul style="list-style-type: none"> • Ambulatory patient services • Emergency services • Hospitalization • Maternity and newborn care • Mental health and substance use disorder services, including behavioral health treatment • Prescription drugs • Rehabilitative and habilitative services and devices • Laboratory services • Preventive and wellness services and chronic disease management • Pediatric services, including oral and vision care <p>Issuers are not prohibited from using lifetime limits for specific covered benefits that are not EHB; issuers are not prohibited from excluding all benefits for a non-covered condition for all covered people, but if any benefits are provided for a condition, then no lifetime limit requirements apply.</p>		
<p>Limitations on Cost Sharing</p>	<p>45 CFR § 156.130</p>	<p>The annual limitation on cost sharing for self-only coverage applies to all individuals regardless of whether the individual is covered by a self-only plan or is covered by a plan that is other than self-only. In both of these cases, an individual's cost sharing for EHB may never exceed the self-only annual limitation on cost sharing.</p>	<input type="checkbox"/>	
<p>Limits on priority liens/Subrogation</p>	<p>24-A M.R.S.A. §4243</p>	<p>Does this policy have subrogation provisions? If yes see provision below:</p>	<input type="checkbox"/>	

		Subrogation requires prior written approval of the insured and allows such payments only on a just and equitable basis and not on the basis of a priority lien. Applies to point of service contracts in the HMO but doesn't apply to closed network arrangements.		
Notice of claim	24-A M.R.S.A. §4207 §2823 Rule 191(9)(C)(3)	There shall be a provision that written notice of sickness or of injury must be given to the insurer within 30 days after the date when such sickness or injury occurred. Failure to give notice within such time shall not invalidate nor reduce any claim, if it shall be shown not to have been reasonably possible to give such notice and that notice was given as soon as was reasonably possible. <i>(There is no specific HMO requirement for this benefit/provision, but it is a benchmark plan requirement.)</i>	<input type="checkbox"/>	
Payment of Claims	24-A M.R.S.A. §4207 Rule 191(9)(C)(3) §2436	A claim for payment of benefits under a policy or certificate of insurance delivered or issued for delivery in this State is payable within 30 days after proof of loss is received by the insurer.	<input type="checkbox"/>	
Penalty for noncompliance with utilization review	24-A M.R.S.A. §2847-D	May not have a penalty of more than \$500 for failure to provide notification under a utilization review program. <i>(There is no specific HMO requirement for this benefit/provision, but it is a benchmark plan requirement.)</i>	<input type="checkbox"/>	
Protection from Balance Billing by Participating Providers	24-A M.R.S.A. §4204(6) §4303(8-A)	Cost sharing must be expressly disclosed in the contract, such as deductibles, copayments and coinsurance.	<input type="checkbox"/>	
UCR Definition & Required Disclosure	24-A M.R.S.A. §4303(8) §4303(8)(A)	The data used to determine this charge must be Maine specific and relative to the region where the claim was incurred. Clearly disclose that the insured or enrollee may be subject to balance billing as a result of claims adjustment and provide a toll-free number that an insured or enrollee may call prior to receiving services to determine the maximum allowable charge permitted by the carrier for a specified service.	<input type="checkbox"/>	
Utilization Review	24-A M.R.S.A.	<u>Initial determinations:</u>		

	<p>§4304</p> <p>§4303(16)</p>	<p>Requests by a provider for prior authorization of a nonemergency service must be answered by a carrier within 2 business days.</p> <p>Both the provider and the enrollee on whose behalf the authorization was requested must be notified by the carrier of its determination.</p> <p>If the information submitted is insufficient to make a decision, the carrier shall notify the provider within 2 business days of the additional information necessary to render a decision.</p> <p>If the carrier determines that outside consultation is necessary, the carrier shall notify the provider and the enrollee for whom the service was requested within 2 business days.</p> <p><u>Urgent care determinations:</u> Determination (whether adverse or not) and notify the covered person no later than 48 hours after receiving all necessary information.</p> <p>Carrier or the carrier's designated URE shall make a good faith effort to obtain all necessary information expeditiously, and is responsible for expeditious retrieval of necessary information in the possession of a person with whom the health carrier contracts.</p> <p><u>Concurrent review determinations:</u> Determination shall be within 1 working day after obtaining all necessary information.</p> <p>Certification of Extended stay or additional services: Shall notify the covered person and the provider rendering the service within 1 working day. Written notification shall include the number of extended days or next review date, the new total number of days or services approved, and the date of admission or initiation of services.</p> <p>Adverse benefit determination of concurrent review the carrier shall: Notify the covered person and the provider rendering the service within 1 working day. Continue the service without liability to the covered person until the covered person has been notified of the</p>		
--	---------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--	--

		<p>determination</p> <p><u>Utilization Review Disclosure Requirements</u> The carrier shall include a clear and reasonably comprehensive description of its utilization review procedures, including:</p> <ul style="list-style-type: none"> • Procedures for obtaining review of adverse benefit determinations; • A Statement of rights and responsibilities of covered persons with respect to those procedures in the certificate of coverage or member handbook; <ul style="list-style-type: none"> • The statement of rights shall disclose the member’s right to request in writing and receive copies of any clinical review criteria utilized in arriving at any adverse health care treatment decision. • Carrier shall include a summary of its utilization review procedures in materials intended for prospective covered persons; • Carriers requiring enrollees to initiate utilization review provide on its membership cards a toll-free telephone number to call for utilization review decisions. <p>All notices to applicants, enrollees and policyholders or certificate holders subject to the requirements of the federal Affordable Care Act must be provided in a culturally and linguistically appropriate manner consistent with the requirements of the federal Affordable Care Act.</p>		
GRIEVANCES & APPEALS				
External review requests	24-A M.R.S.A. §4312 Rule 850	An enrollee is not required to exhaust all levels of a carrier's internal grievance procedure before filing a request for external review if the carrier has failed to make a decision on an internal grievance within the time period required, or has otherwise failed to adhere to all the requirements applicable to the appeal pursuant to state and federal law, or the enrollee has applied for expedited external review at the same time as applying for an expedited internal appeal. Claimant must have	<input type="checkbox"/>	

<p>External review processes rights and required notices</p>	<p>PHSA §2719 (75 Fed Reg 43330; 76 Fed Reg 37208, 45 CFR §147.136)</p>	<p>at least 1 year to file for external review after receipt of the notice of adverse benefit determination.</p> <p>External review of an adverse benefit determination for: medical necessity; appropriateness; health care setting; level of care; effectiveness of a covered benefit; and rescission.</p> <p>External review of adverse benefit determinations for experimental or investigational treatments or services. Have at least all of the protections that are available for external reviews based on medical necessity, appropriateness, health care setting, level of care, or effectiveness of a covered benefit.</p>		
<p>Grievance and appeals procedures</p>	<p>24-A M.R.S.A. §4303(4)</p> <p>Rule 850 Sec. 8 & 9</p>	<p>The policy must contain the procedure to follow if an insured wishes to file a grievance regarding policy provisions or denial of benefits. Specifically describe grievance & appeal procedures required in the contract, as well as the required available external review procedures.</p> <p>All policies must contain all grievance and appeal procedures as referenced in Rule 850:</p> <p><u>First Level Appeals of Adverse Health Care Treatment Decisions:</u></p> <ul style="list-style-type: none"> • Carrier must allow the covered person to review the claim file and to present evidence and testimony as part of the internal appeals process. • Carrier must provide the covered person, free of charge, with any new or additional evidence considered, relied upon, or generated by the carrier (or at the direction of the carrier) in connection with the claim; such evidence must be provided as soon as possible and sufficiently in advance of the decision to give the covered person a reasonable opportunity to respond. • Before a carrier can issue a final internal adverse benefit determination based on a new or additional rationale, the covered person must be provided with the rationale, free of charge, sufficiently in advance of the decision to give the covered person a reasonable opportunity to respond. 	<p><input type="checkbox"/></p>	

	<ul style="list-style-type: none"> • The carrier must provide the covered person the name, address, and telephone number of a person designated to coordinate the appeal on behalf of the health carrier. • The carrier must make the rights in this subparagraph known to the covered person within 3 working days after receiving an appeal. • Appeals shall be evaluated by an appropriate clinical peer or peers. <ul style="list-style-type: none"> ○ The clinical peer/s shall not have been involved in the initial adverse determination, unless the appeal presents additional information the decision maker was unaware of at the time of rendering the initial adverse health care treatment decision. ○ The clinical peer may not be a subordinate of a clinical peer involved in the prior decision. <p>Standard appeals:</p> <ul style="list-style-type: none"> • Shall notify in writing both the covered person and the attending or ordering provider of the decision within 30 days following the request for an appeal. • Additional time is permitted where the carrier can establish the 30-day time frame cannot reasonably be met due to the carrier's inability to obtain necessary information from a person or entity not affiliated with or under contract with the carrier. <ul style="list-style-type: none"> ○ Shall provide written notice of the delay to the covered person and the attending or ordering provider. ○ The notice shall explain the reasons for the delay. In such instances, decisions must be issued within 30 days after the carrier's or designee's receipt of all necessary information. <p>Expedited Appeals:</p> <ul style="list-style-type: none"> • Expedited appeals shall be evaluated by an appropriate clinical peer or peers. <ul style="list-style-type: none"> ○ The clinical peer/s shall not have been involved in the initial adverse health care treatment decision. ○ The clinical peer may not be a subordinate of a clinical peer involved in the prior decision. 	
--	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--

	<ul style="list-style-type: none"> • Shall provide expedited review to all requests concerning an admission, availability of care, continued stay or health care service for a covered person who has received emergency services but has not been discharged from a facility. • Shall transmit all necessary information between the carrier or the carrier’s designated URE and the covered person or the provider by telephone, facsimile, electronic means or the most expeditious method available. • Shall make a decision and notify the covered person and the provider via telephone within 72 hours after the review is initiated. • If the initial notification was not in writing, the carrier shall provide written confirmation of its decision concerning an expedited review within 2 working days. • An adverse decision shall contain the notice requirements of an adverse health care treatment decision as set forth in Rule 850(G)(1)(c). • Expedited reviews are not required for Retrospective Adverse Health Care Treatment Decisions. • Expedited review of Concurrent Review Determination of emergency services or of an initially authorized admission or course of treatment, the service shall be continued without liability to the covered person until the covered person has been notified of the decision. <p>An Adverse Health Care Treatment Decision Notice shall include:</p> <ul style="list-style-type: none"> • The principal reason or reasons for the decision; • Reference to the specific plan provisions on which the decision is based; • Information sufficient to identify the claim involved (including the date of service, the health care provider, and the claim amount if applicable), and a statement that the diagnosis code and its corresponding meaning, and the treatment code and its corresponding meaning, will be provided upon request; • A description of any additional material or information necessary for the covered person to perfect the 	
--	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--

	<ul style="list-style-type: none"> • claim and an explanation as to why such material or information is necessary; • The instructions and time limits for initiating an appeal or reconsideration of the decision; • If the adverse health care treatment decision is based on a medical necessity or experimental treatment or similar exclusion or limit, provide either: <ul style="list-style-type: none"> ○ An explanation of the scientific or clinical judgment for the decision, applying the terms of the plan to the claimant’s medical circumstances, ○ Or a statement that such an explanation will be provided free of charge upon request; • What criterion was relied upon in making the adverse health care treatment decision, provide either: <ul style="list-style-type: none"> ○ The specific rule, guideline, protocol, or other similar criterion, or ○ A statement referring to the rule, guideline, protocol, or ○ Other similar criterion that was relied upon in making the adverse decision; and ○ Explain that a copy will be provided free of charge to the covered person upon request; • Phone number the covered person may call for information on and assistance with initiating an appeal or reconsideration and/or requesting clinical rationale and review criteria; • Description of the expedited review process applicable to claims involving urgent care; • Availability of any applicable office of health insurance consumer assistance or ombudsman • established under the federal Affordable Care Act; • Notice of the right to file a complaint with the Bureau of Insurance after exhausting any appeals under a carrier’s internal review process. In addition, an explanation of benefits (EOB) must comply with the requirements of 24-A M.R.S.A. §4303(13) and any rules adopted pursuant thereto; and • Any other information required pursuant to the federal Affordable Care Act. 	
--	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--

- The carrier or the carrier’s designated URE shall respond expeditiously to requests for information.

Second Level Appeals of Adverse Health Care Treatment

Decisions:

- Shall provide the opportunity for a second level appeal to covered persons who are dissatisfied with a first level appeal decision.
- Persons covered under individual health insurance plans must be notified of the right to request an external review without exhausting the carrier’s second level appeal process.
 - The same notice may be given to persons covered under group plans if the carrier permits them to bypass the second level of appeal.
- The carrier shall appoint a panel for each second level appeal, which shall include one or more panelists who are disinterested clinical peers.
- A second level appeal decision adverse to the covered person must have the concurrence of a majority of the disinterested clinical peers on the panel.
- If the covered person has requested to appear in person the procedures for conducting a second level panel review shall include the following:
 - The review panel shall schedule and hold a review meeting within 45 days after receiving a request from a covered person for a second level review.
 - The review meeting shall be held during regular business hours at a location reasonably accessible to the covered person.
 - The health carrier shall offer the covered person the opportunity to communicate with the review panel, at the health carrier’s expense, by conference call, video conferencing, or other appropriate technology.
 - The covered person shall be notified in writing at least 15 days in advance of the review date.
 - The health carrier shall not unreasonably deny a request for

		<p>postponement of the review made by a covered person.</p> <ul style="list-style-type: none"> • Upon the request of a covered person, a health carrier shall provide to the covered person all relevant information that is not confidential and privileged from disclosure to the covered person. • A covered person has the right to: <ul style="list-style-type: none"> ○ Attend the second level review; ○ Present his or her case to the review panel; ○ Submit supporting material both before and at the review meeting; ○ Ask questions of any representative of the health carrier; ○ Be assisted or represented by a person of his or her choice; and ○ Obtain his or her medical file and information relevant to the appeal free of charge upon request. • If the insurer will have an attorney present to argue its case against the covered person: <ul style="list-style-type: none"> ○ The carrier shall so notify the covered person at least 15 days in advance of the review, and ○ Advise the covered person of his or her right to obtain legal representation. • The covered person's right to a fair review shall not be made conditional on the covered person's appearance at the review. • The review panel shall: <ul style="list-style-type: none"> ○ Issue a written decision to the covered person within 5 working days after completing the review meeting. ○ A decision adverse to the covered person shall include the requirements set forth in Rule 850 subparagraph 8(G)(1)(c). <p>An Adverse Health Care Treatment Appeal Decision shall contain:</p> <ul style="list-style-type: none"> • The names, titles and qualifying credentials of the person or persons evaluating the appeal; • A statement of the reviewers' understanding of the reason for the covered person's request for an appeal; • Reference to the specific plan provisions upon which the decision is based; • The reviewers' decision in clear terms and the clinical rationale in 	
--	--	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--

sufficient detail for the covered person to respond further to the health carrier's position;

- A reference to the evidence or documentation used as the basis for the decision, including the clinical review criteria used to make the determination.
 - The decision shall include instructions for requesting copies, free of charge, of information relevant to the claim, including any referenced evidence, documentation or clinical review criteria not previously provided to the covered person.
 - Where a covered person had previously submitted a written request for the clinical review criteria relied upon by the health carrier or the carrier's designated URE in rendering its initial adverse decision, the decision shall include copies of any additional clinical review criteria utilized in arriving at the decision.
- The criterion that was relied upon in making the adverse health care treatment decision, provide either:
 - The specific rule, guideline, protocol, or other similar criterion; or a statement referring to the rule, guideline, protocol, or
 - Other similar criterion that was relied upon in making the adverse decision;
 - Explain that a copy will be provided free of charge to the covered person upon request.
- Notice of any subsequent appeal rights, and the procedure and time limitation for exercising those rights:
 - Notice of external review rights must be provided to the enrollee as required by 24-A M.R.S.A. §4312(3).
 - A description of the process for submitting a written request for second level appeal must include the rights specified in Rule 850 subsection G-1.
- Notice of the availability of any applicable office of health insurance consumer assistance or ombudsman established under the federal Affordable Care Act.
- Notice of the covered person's right to contact the Superintendent's office. The notice shall contain the toll free telephone number, website address, and mailing address of the Bureau of Insurance.

	<p>Any other information required pursuant to the federal Affordable Care Act.</p> <p><u>Adverse Benefit Determinations not Involving Adverse Health Care Treatment Decisions</u></p> <p>Notice of Adverse Benefit Determinations not Involving Health Care Treatment Decisions:</p> <ul style="list-style-type: none"> • Any adverse benefit determination that does not involve medical issues, the carrier shall provide written notice that includes: • Principal reason or reasons for the determination; • Reference to the specific plan provisions on which the determination is based; • Information sufficient to identify the claim involved (including the date of service, the health care provider, and the claim amount if applicable), and <ul style="list-style-type: none"> ○ A statement that the diagnosis code and its corresponding meaning, and the treatment code and its corresponding meaning, will be provided upon request; • Description of any additional material or information necessary for the covered person to perfect the claim and an explanation as to why such material or information is necessary; • Instructions and time limits for initiating an appeal or reconsideration of the determination; • Notice of the right to file a complaint with the Bureau of Insurance after exhausting any appeals under a carrier’s internal review process. In addition, an explanation of benefits (EOB) must comply with the requirements of 24-A M.R.S.A. §4303(13) and any rules adopted pursuant thereto. • Provide the criterion that was relied upon in making the adverse benefit determination, either the specific rule, guideline, protocol, or other similar criterion; or a statement referring to the rule, guideline, protocol and explain that a copy will be provided free of charge to the covered person upon request; • Phone number the covered person may call for information on and 	
--	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--

assistance with initiating an appeal or reconsideration or requesting review criteria;

- Description of the expedited review process applicable to claims involving urgent care;
- Availability of any applicable office of health insurance consumer assistance or ombudsman established under the federal Affordable Care Act; and
- Any other information required pursuant to the federal Affordable Care Act.

First Level Review of Adverse Benefit Determinations not Involving Health Care Treatment Decisions:

- A grievance concerning any matter may be submitted by a covered person or a covered person’s representative.
- The carrier shall make these rights known to the covered person within 3 working days after receiving a grievance.
 - The health carrier shall provide the covered person the name, address and telephone number of a person designated to coordinate the grievance review on behalf of the health carrier.
 - A covered person does not have the right to attend, or to have a representative in attendance, at the first level grievance review, but is entitled to submit written material to the reviewer.
 - The person or persons reviewing the grievance shall not be the same person or persons who made the initial determination denying a claim or handling the matter that is the subject of the grievance.
- Carrier shall issue a written decision to the covered person within 30 days after receiving a grievance.
 - Additional time is permitted where the carrier can establish the 30-day time frame cannot reasonably be met due to the carrier’s inability to obtain necessary information from a person or entity not affiliated with or under contract with the carrier.
 - The carrier shall provide written notice of the delay to the covered person. The notice shall explain the reasons for the delay.

- In such instances, decisions must be issued within 30 days after the carrier's receipt of all necessary information.

An Adverse Benefit Determination Decision Notice shall contain:

- The names, titles and qualifying credentials of the person or persons participating in the first level grievance review process.
- Statement of the reviewers' understanding of the covered person's grievance and all pertinent facts.
- Reference to the specific plan provisions on which the benefit determination is based.
- The reviewers' decision in clear terms, including the specific reason or reasons for the adverse benefit determination.
- Reference to the evidence or documentation used as the basis for the decision.
- The decision shall include instructions for requesting copies, free of charge, of all documents, records and other information relevant to the claim, including any referenced evidence or documentation not previously provided to the covered person.
- What criterion was relied upon in making the adverse benefit determination, provide either:
 - The specific rule, guideline, protocol, or other similar criterion, or
 - A statement referring to the rule, guideline, protocol, or
 - Other similar criterion that was relied upon in making the adverse determination; and
 - Explain that a copy will be provided free of charge to the covered person upon request;
- Description of the process to obtain a second level grievance review of a decision, the procedures and time frames governing a second level grievance review, and the rights specified in subparagraph C(3)(c).
- Notice to the enrollee describing any subsequent external review rights, if required by 24-A M.R.S.A. §4312(3).
- Notice of the availability of any applicable office of health insurance consumer assistance or ombudsman established under

the federal Affordable Care Act.

- Notice of the covered person’s right to contact the Superintendent’s office. The notice shall contain the toll free telephone number, website address, and mailing address of the Bureau of Insurance.
- Any other information required pursuant to the federal Affordable Care Act.

Second Level Review of Adverse Benefit Determinations not Involving Health Care Treatment Decisions:

- The carrier shall provide a second level grievance review process to covered persons who are dissatisfied with a first level grievance review determination under subsection B.
- The covered person has the right to appear in person before authorized representatives of the health carrier, and shall be provided adequate notice of that option by the carrier.
- The carrier shall appoint a second level grievance review panel for each grievance subject to review under this subsection. A majority of the panel shall consist of employees or representatives of the health carrier who were not previously involved in the grievance.
- Whenever a covered person has requested the opportunity to appear in person before authorized representatives of the health carrier, a health carrier’s procedures for conducting a second level panel review shall include the following:
 - The review panel shall schedule and hold a review meeting within 45 days after receiving a request from a covered person for a second level review.
 - The review meeting shall be held during regular business hours at a location reasonably accessible to the covered person.
 - The carrier shall offer the covered person the opportunity to communicate with the review panel, at the health carrier’s expense, by conference call, video conferencing, or other appropriate technology.
 - The covered person shall be notified in writing at least 15 days in advance of the review date. The health carrier shall not unreasonably deny a request for postponement of the review

		<p>made by a covered person.</p> <ul style="list-style-type: none"> • Upon the request of a covered person, a health carrier shall provide to the covered person, free of charge, all relevant information that is not confidential and privileged from disclosure to the covered person. • A covered person has the right to: <ul style="list-style-type: none"> ○ Attend the second level review; ○ Present his or her case to the review panel; ○ Submit supporting material both before and at the review meeting; ○ Ask questions of any representative of the health carrier; and ○ Be assisted or represented by a person of his or her choice. • If the carrier will have an attorney present to argue its case against the covered person, the carrier shall so notify the covered person at least 15 days in advance of the review, and shall advise the covered person of his or her right to obtain legal representation. • The covered person's right to a fair review shall not be made conditional on the covered person's appearance at the review. <p>The review panel shall issue a written decision to the covered person within 5 working days after completing the review meeting. A decision adverse to the covered person shall include the information specified in Rule 850 subparagraph B(2)(b).</p>		
Right to waive the right to a second level appeal/grievance	24-A M.R.S.A. §4312	Enrollees have the right to waive the right to a second level appeal/grievance and request an external review after the first level appeal decision.	<input type="checkbox"/>	
Timeline for second level grievance review decisions	24-A M.R.S.A. §4303(4) Rule 850	Decisions for second level grievance reviews must be issued within 30 calendar days. If the insured has requested to appear in person before authorized representatives of the health carrier the decision must be issued within 45 calendar days.	<input type="checkbox"/>	
PROVIDERS/NETWORKS				
Acupuncture services	24-A M.R.S.A. §2837-B	Benefits must be made available for the services of acupuncturist if comparable services would be covered if performed by a physician. <i>(There is no specific HMO requirement for this benefit/provision, but</i>	<input type="checkbox"/>	

		<i>it is a benchmark plan requirement.)</i>		
Certified nurse practitioners and certified nurse midwives	24-A M.R.S.A. §4248	Coverage of nurse practitioners and nurse midwives and allows nurse practitioners to serve as primary care providers.	<input type="checkbox"/>	
Chiropractic Services /Manipulative Therapy	24-A M.R.S.A. §4236	Provide benefits for care by chiropractors at least equal to benefit paid to other providers treating similar neuro-musculoskeletal conditions. Therapeutic, adjustive and manipulative services shall be covered whether performed by an allopathic, osteopathic or chiropractic doctor.	<input type="checkbox"/>	
Clinical professional counselors	24-A M.R.S.A. §4234-A(8)	Must include benefits for licensed clinical professional counselor services to the extent that the same services would be covered if performed by a physician.	<input type="checkbox"/>	
Dentists	24-A M.R.S.A. §2437	Must include benefits for dentists' services to the extent that the same services would be covered if performed by a physician. <i>(There is no specific HMO requirement for this benefit/provision, but it is a benchmark plan requirement.)</i>	<input type="checkbox"/>	
Enrollee choice of PCP	24-A M.R.S.A. §4306	A carrier offering or renewing a managed care plan shall allow enrollees to choose their own primary care providers, as allowed under the managed care plan's rules, from among the panel of participating providers made available to enrollees under the managed care plan's rules. A carrier shall allow physicians, including, but not limited to, pediatricians and physicians who specialize in obstetrics and gynecology, and certified nurse practitioners who have been approved by the State Board of Nursing to practice advanced practice registered nursing without the supervision of a physician pursuant to Title 32, section 2102, subsection 2-A to serve as primary care providers for managed care plans.	<input type="checkbox"/>	
Essential Health Care Providers (Rural health clinics)	Rule 850(7)	Benefits must be made available for outpatient health care services of certified rural health clinics.	<input type="checkbox"/>	
Essential Community Providers	45 CFR 156.235	A QHP must have a sufficient number of essential community providers, where available.	<input type="checkbox"/>	
Independent Practice Dental Hygienists	24-A M.R.S.A. §4257	Coverage must be provided for dental services performed by a licensed independent practice dental hygienist when those services are covered	<input type="checkbox"/>	

		services under the contract and when they are within the lawful scope of practice of the independent practice dental hygienist.		
Network adequacy	24-A M.R.S.A. §2673-A §4303(1) Rule 850(7) Rule 360	All managed care arrangements except MEWA's must be filed for adequacy and compliance with Rule 850 and Rule 360 access standards. If the policy uses a network, the network(s) need to have been approved by the Bureau for adequacy and access standards (i.e. physician, hospital, and ancillary service networks). Must provide a copy of network approval.	<input type="checkbox"/>	
Pastoral counselors and marriage and family therapists	24-A M.R.S.A. §4234-A (8)	Must include benefits for licensed pastoral counselors and marriage and family therapists for mental health services to the extent that the same services would be covered if performed by a physician.	<input type="checkbox"/>	
Pharmacy Providers – “Any Willing Pharmacy”	24-A M.R.S.A. §4317	A carrier that provides coverage for prescription drugs as part of a health plan may not refuse to contract with a pharmacy provider that is qualified and is willing to meet the terms and conditions of the carrier's criteria for pharmacy participation as stipulated in the carrier's contractual agreement with its pharmacy providers.	<input type="checkbox"/>	
PPOs – Payment for Non-preferred Providers	24-A M.R.S.A. §2677-A(2)	The benefit level differential between services rendered by preferred providers and non-preferred providers may not exceed 20% of the allowable charge for the service rendered.	<input type="checkbox"/>	
Provider directories	45 CFR 156.230	A QHP must submit its provider directory to the Exchange electronically and make a printed version available to potential enrollees upon request. The directory must identify providers that are not accepting new patients.	<input type="checkbox"/>	
Psychologists' services	24-A M.R.S.A. §2835	Must include benefits for psychologists' services to the extent that the same services would be covered if performed by a physician. <i>(There is no specific HMO requirement for this benefit/provision, but it is a benchmark plan requirement.)</i>	<input type="checkbox"/>	
Registered nurse first assistants	24-A M.R.S.A. §4246	Benefits must be provided for coverage for surgical first assisting benefits or services shall provide coverage and payment under those contracts to a registered nurse first assistant who performs services that are within the scope of a registered nurse first assistant's qualifications.	<input type="checkbox"/>	
Social	24-A M.R.S.A.	Benefits must be included for the services of social workers and	<input type="checkbox"/>	

workers/Psychiatric nurses	§2835	psychiatric nurses to the extent that the same services would be covered if performed by a physician. <i>(There is no specific HMO requirement for this benefit/provision, but it is a benchmark plan requirement.)</i>		
GENERAL HEALTH CARE SERVICES/COVERAGE				
Anesthesia for Dentistry	24-A M.R.S.A. §4251	Anesthesia & associated facility charges for dental procedures are mandated benefits for certain vulnerable persons.	<input type="checkbox"/>	
Breast reduction and symptomatic varicose vein surgery	24-A M.R.S.A. §4252	Coverage must be offered for breast reduction surgery and symptomatic varicose vein surgery determined to be medically necessary	<input type="checkbox"/>	
Chiropractic Services /Manipulative Therapy	24-A M.R.S.A. §4236(3)	Requires treatment for acute care for a limited self-referred for chiropractic benefits. Must provide clarification how physical therapy, occupational therapy and osteopathic benefits are applied when chiropractic services are provided.	<input type="checkbox"/>	
Clinical Trials	24-A M.R.S.A. §4310 PHSA §2709	Provide access to clinical trials. A non-grandfathered health plan may not discriminate on the basis of participation in a clinical trial and must cover routine patient costs of individuals in clinical trials for treatment of cancer or other life-threatening conditions.	<input type="checkbox"/>	
Colorectal Cancer Screening	24-A M.R.S.A. §4254 §4320-A	Coverage must be provided for colorectal cancer screening (including colonoscopies if recommended by a health care provider as the colorectal cancer screening test) for asymptomatic individuals who are fifty years of age or older; or less than 50 years of age and at high risk for colorectal cancer. If a colonoscopy is recommended as the colorectal cancer screening and a lesion is discovered and removed during the colonoscopy benefits must be paid for the screening colonoscopy as the primary procedure.	<input type="checkbox"/>	

		Must clearly disclose preventive screenings vs diagnostic services.		
Emergency Services	24-A M.R.S.A. §4320-C PHSA §2719A (75 Fed Reg 37188, 45 CFR §147.138) SSA §1395dd	The plan must cover emergency services in accordance with the requirements of the ACA, including requirements that emergency services be covered without prior authorization and that cost-sharing requirements, expressed as a copayment amount or coinsurance rate, for out-of-network services are the same as requirements that would apply if such services were provided in network. Cannot require prior authorization; cannot be limited to only services and care at participating providers; must be covered at in-network cost-sharing level (patient is not penalized for emergency care at out of network provider); Must pay for out-of-network emergency services the greatest of: (1) the median in-network rate; (2) the usual customary and reasonable rate (or similar rate determined using the plans or issuer's general formula for determining payments for out of-network services); or (3) the Medicare rate.	<input type="checkbox"/>	
Essential health benefits	24-A M.R.S.A. §4320-D ACA 1302(b)	A carrier offering a health plan subject to the requirements of the federal ACA shall, at a minimum, provide coverage that incorporates essential benefits and cost-sharing limitations consistent with the requirements of the federal ACA. SEE SEPARATE CHECKLIST FOR SPECIFIC BENEFITS. All nongrandfathered individual and small group plans must provide essential health benefits.	<input type="checkbox"/>	
Eye Care Services	24-A M.R.S.A. §4314	Patient access to eye care provisions when the plan provides eye care services	<input type="checkbox"/>	
Habilitative Services & Devices	45 CFR §156.115(a)(5)(i)	Provides parity by covering habilitative services benefits that are similar in scope, amount, and duration to benefits covered for rehabilitative services. Definitions: Habilitation Services Health care services and devices that help a person keep, learn or improve skills and functioning for daily living. Examples include therapy for a child who isn't walking or talking at	<input type="checkbox"/>	

		<p>the expected age. These services may include physical and occupational therapy, speech-language pathology and other services for people with disabilities in a variety of inpatient and/or outpatient settings.</p> <p>Rehabilitation Services Health care services and devices that help a person keep, get back or improve skills and functioning for daily living that have been lost or impaired because a person was sick, hurt or disabled. These services may include physical and occupational therapy, speech-language pathology and psychiatric rehabilitation services in a variety of inpatient and/or outpatient settings.</p>		
HIV/AIDS	24-A M.R.S.A. §4229	May not provide more restrictive benefits for expenses resulting from Acquired Immune Deficiency Syndrome (AIDS) or related illness.	<input type="checkbox"/>	
Home health care benefits	24-A M.R.S.A. §2837 §2745	<p>Every insurer which issues or issues for delivery in this State individual health policies, which provide coverage on an expense incurred basis for inpatient hospital care, shall make available such coverage for home health care services by a home health care provider. <i>(There is no specific HMO requirement for this benefit/provision, but it is a benchmark plan requirement.)</i></p> <p>Must provide not less than 90 visits in any continuous period of 12 months.</p>	<input type="checkbox"/>	
Hospice Care Services	24-A M.R.S.A. §4250	Hospice care services must be provided to a person who is terminally ill (life expectancy of 12 months or less). Must be provided whether the services are provided in a home setting or an inpatient setting. See section for further requirements.	<input type="checkbox"/>	
Leukocyte Antigen Testing To Establish Bone Marrow Donor	24-A M.R.S.A. § 4320-I (temporary link)	<p>A carrier offering a health plan in this State shall provide coverage for laboratory fees up to \$150 arising from human leukocyte antigen testing performed to establish bone marrow transplantation suitability in accordance with the following requirements:</p> <p>A. The enrollee covered under the health plan must meet the criteria for testing established by the National Marrow Donor Program, or its successor organization;</p> <p>B. The testing must be performed in a facility that is accredited by a</p>	<input type="checkbox"/>	

		<p>national accrediting body with requirements that are substantially equivalent to or more stringent than those of the College of American Pathologists and is certified under the federal Clinical Laboratories Improvement Act of 1967, 42 United States Code, Section 263a;</p> <p>C. At the time of the testing, the enrollee covered under the health plan must complete and sign an informed consent form that authorizes the results of the test to be used for participation in the National Marrow Donor Program, or its successor organization, and acknowledges a willingness to be a bone marrow donor if a suitable match is found; and</p> <p>D. The carrier may limit each enrollee to one test per lifetime.</p> <p>Prohibition on cost-sharing. A carrier may not impose any deductible, copayment, coinsurance or other cost-sharing requirement on an enrollee for the coverage required under this section.</p>		
<p>Preventive health services</p> <p>Preventive health services without cost-sharing requirements including deductibles, co-payments, and co-insurance.</p>	<p>24-A M.R.S.A. §4320-A</p> <p>PHSA §2713 (75 Fed Reg 41726, 45 CFR §147.130)</p>	<p>A carrier offering a health plan subject to the federal Affordable Care Act shall, at a minimum, provide coverage for and may not impose cost-sharing requirements for preventive services as required by the federal Affordable Care Act.</p> <p>Covered preventive services include:</p> <ul style="list-style-type: none"> • Evidence-based items or services that have in effect a rating of A or B in the current recommendations of the USPSTF; • Immunizations that have in effect a recommendation from the Advisory Committee on Immunization Practices (CDC); • Evidence-informed preventive care and screenings provided for in HRSA guidelines for infants, children, adolescents, and women; and • Current recommendations of the USPSTF regarding breast cancer screening, mammography, and prevention (do not include recommendations issued in or around Nov. 2009). <p>SEE SEPARATE CHECKLIST FOR SPECIFIC SERVICES.</p>	<input type="checkbox"/>	

Laboratory Services associated with preventive health care screenings.		Must clearly disclose if not all laboratory tests recommended by a physician are covered at no cost sharing even though they are considered preventive by the USPSTF.	<input type="checkbox"/>	
Prostate cancer screening	24-A M.R.S.A. §4244 §4320-A	Coverage required for prostate cancer screening: Digital rectal examinations and prostate-specific antigen tests covered if recommended by a physician, at least once a year for men 50 years of age or older until age 72.	<input type="checkbox"/>	
Reconstructive surgery after mastectomy	PHSA §2727	If covers mastectomy, then must also cover reconstructive surgery in a manner determined in consultation with provider and patient. Coverage must include: <ul style="list-style-type: none"> • Reconstruction of the breast on which the mastectomy was performed (all stages); • Surgery and reconstruction of the other breast to produce symmetrical appearance; • Prostheses; and • Treatment of physical complications at all stages of mastectomy. Does not limit mastectomy to cancer diagnosis.	<input type="checkbox"/>	
Telemedicine Services	24-A M.R.S.A. §4316	A carrier offering a health plan in this State may not deny coverage on the basis that the coverage is provided through telemedicine if the health care service would be covered were it provided through in-person consultation between the covered person and a health care provider. Coverage for health care services provided through telemedicine must be determined in a manner consistent with coverage for health care services provided through in-person consultation. A carrier may offer a health plan containing a provision for a deductible, copayment or coinsurance requirement for a health care service provided through telemedicine as long as the deductible, copayment or coinsurance does not exceed the deductible, copayment or coinsurance applicable to an in-person consultation.	<input type="checkbox"/>	
WOMAN & MATERNITY				
Mammogram	24-A M.R.S.A.	If radiological procedures are covered. Benefits must be made	<input type="checkbox"/>	

screening	§4237-A §4320-A	available for screening mammography at least once a year for women 40 years of age and over. A screening mammogram also includes an additional radiologic procedure recommended by a provider when the results of an initial radiologic procedure are not definitive.		
Maternity and newborn care Maternity coverage (see EHB) and required benefits for hospital stays in connection with childbirth:	24-A M.R.S.A. §4234-B §4320-A PHSA §2725 (45 CFR §148.170)	Benefits must be provided for maternity (length of stay) and newborn care, in accordance with "Guidelines for Perinatal Care" as determined by attending provider and mother. Benefits may not be restricted to less than 48 hours following a vaginal delivery/96 hours following a cesarean section. An issuer is required to provide notice unless state law requires coverage for 48/96-hour hospital stay, requires coverage for maternity and pediatric care in accordance with an established professional medical association, or requires that decisions about the hospital length of stay are left to the attending provider and the mother.	<input type="checkbox"/>	
Maternity benefits for unmarried women	24-A M.R.S.A. §2832	Maternity benefits must be made available to unmarried women on the same basis as married women. (<i>There is no specific HMO requirement for this benefit/provision, but it is a benchmark plan requirement.</i>)	<input type="checkbox"/>	
Obstetrical and Gynecological services	24-A M.R.S.A. §4241 §4306-A §4320-A PHSA §2719A (75 Fed Reg 37188, 45 CFR §147.138)	Benefits must be provided for annual gynecological exam without prior approval of primary care physician. A group health plan, or health insurance issuer offering group or individual health insurance coverage, described in paragraph (2) may not require authorization or referral by the plan, issuer, or any person (including a primary care provider described in paragraph (2)(B)) in the case of a female participant, beneficiary, or enrollee who seeks coverage for obstetrical or gynecological care provided by a participating health care professional who specializes in obstetrics or gynecology.	<input type="checkbox"/>	

Pap tests	24-A M.R.S.A. §4242 §4320-A	Benefits must be provided for cervical cancer screening tests.	<input type="checkbox"/>	
INFANTS & CHILDREN				
Autism Spectrum Disorders	24-A M.R.S.A. §4259	<p>All group health insurance policies, contracts and certificates must provide coverage for autism spectrum disorders for an individual covered under a policy, contract or certificate in accordance with the following.</p> <p>1. Definitions. As used in this section, unless the context otherwise indicates, the following terms have the following meanings.</p> <p>A. "Applied behavior analysis" means the design, implementation and evaluation of environmental modifications using behavioral stimuli and consequences to produce socially significant improvement in human behavior, including the use of direct observation, measurement and functional analysis of the relations between environment and behavior.</p> <p>B. "Autism spectrum disorders" means any of the pervasive developmental disorders as defined by the Diagnostic and Statistical Manual of Mental Disorders, 4th edition, published by the American Psychiatric Association, including autistic disorder, Asperger's disorder and pervasive developmental disorder not otherwise specified.</p> <p>C. "Treatment of autism spectrum disorders" includes the following types of care prescribed, provided or ordered for an individual diagnosed with an autism spectrum disorder:</p> <p>(1) Habilitative or rehabilitative services, including applied behavior analysis or other professional or counseling services necessary to develop, maintain and restore the functioning of an individual to the extent possible. To be eligible for coverage, applied behavior analysis must be provided by a person professionally certified by a national board of behavior analysts or performed under the supervision of a person professionally certified by a national board of behavior analysts;</p> <p>(2) Counseling services provided by a licensed psychiatrist,</p>	<input type="checkbox"/>	

		<p>psychologist, clinical professional counselor or clinical social worker; and (3) Therapy services provided by a licensed or certified speech therapist, occupational therapist or physical therapist.</p> <p>2. Required Coverage.</p> <p>A. The policy, contract or certificate must provide coverage for any assessments, evaluations or tests by a licensed physician or licensed psychologist to diagnose whether an individual has an autism spectrum disorder.</p> <p>B. The policy, contract or certificate must provide coverage for the treatment of autism spectrum disorders when it is determined by a licensed physician or licensed psychologist that the treatment is medically necessary.</p> <p>C. The policy, contract or certificate may limit coverage for applied behavior analysis to the actuarial equivalent of \$36,000 worth of visits/services per year. An insurer may not apply payments for coverage unrelated to autism spectrum disorders to any maximum benefit established under this paragraph.</p> <p>D. Coverage for prescription drugs for the treatment of autism spectrum disorders must be determined in the same manner as coverage for prescription drugs for the treatment of any other illness or condition.</p> <p>If visits/services are limited it must be actuarially equivalent to \$36,000 and you must provide actuarial justification with the filing.</p>		
Early Childhood Intervention	24-A M.R.S.A. §4258	<p>All group and individual health insurance policies, contracts and certificates must provide coverage for children's early intervention services in accordance with this subsection. A referral from the child's primary care provider is required. The policy or contract may limit coverage to the actuarial equivalent of \$3,200 worth of visits/services per year for each child not to exceed the actuarial equivalent of \$9,600 worth of visits/services by the child's 3rd birthday. If visits/services are limited it must be actuarially equivalent to \$3,200 and you must provide actuarial justification with the filing.</p>	<input type="checkbox"/>	

	<p>“Children's early intervention services” means services provided by licensed occupational therapists, physical therapists, speech-language pathologists or clinical social workers working with children from birth to 36 months of age with an identified developmental disability or delay as described in the federal Individuals with Disabilities Education Act, Part C, 20, United States Code, Section 1432 at http://uscode.house.gov/view.xhtml?req=granuleid:USC-prelim-title20-section1432&num=0&edition=prelim. The following federal definition is provided for your information and is not required to be included in the policy/certificate:</p> <p>(4) Early intervention services</p> <p>The term “early intervention services” means developmental services that-</p> <ul style="list-style-type: none"> (A) are provided under public supervision; (B) are provided at no cost except where Federal or State law provides for a system of payments by families, including a schedule of sliding fees; (C) are designed to meet the developmental needs of an infant or toddler with a disability, as identified by the individualized family service plan team, in any 1 or more of the following areas: <ul style="list-style-type: none"> (i) physical development; (ii) cognitive development; (iii) communication development; (iv) social or emotional development; or (v) adaptive development; (D) meet the standards of the State in which the services are provided, including the requirements of this subchapter; (E) include- <ul style="list-style-type: none"> (i) family training, counseling, and home visits; (ii) special instruction; (iii) speech-language pathology and audiology services, and sign language and cued language services; (iv) occupational therapy; (v) physical therapy; (vi) psychological services; (vii) service coordination services; 	
--	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--

		<p>(viii) medical services only for diagnostic or evaluation purposes; (ix) early identification, screening, and assessment services; (x) health services necessary to enable the infant or toddler to benefit from the other early intervention services; (xi) social work services; (xii) vision services; (xiii) assistive technology devices and assistive technology services; and (xiv) transportation and related costs that are necessary to enable an infant or toddler and the infant's or toddler's family to receive another service described in this paragraph; (F) are provided by qualified personnel, including- (i) special educators; (ii) speech-language pathologists and audiologists; (iii) occupational therapists; (iv) physical therapists; (v) psychologists; (vi) social workers; (vii) nurses; (viii) registered dietitians; (ix) family therapists; (x) vision specialists, including ophthalmologists and optometrists; (xi) orientation and mobility specialists; and (xii) pediatricians and other physicians; (G) to the maximum extent appropriate, are provided in natural environments, including the home, and community settings in which children without disabilities participate; and (H) are provided in conformity with an individualized family service plan adopted in accordance with section 1436 of this title.</p>		
Hearing aids	24-A M.R.S.A. §4255	<p>Coverage is required for the purchase of hearing aids for each hearing-impaired ear for the following individuals:</p> <p>A. From birth to 5 years of age if the individual is covered under a policy or contract that is issued or renewed on or after January 1, 2008.</p> <p>B. From 6 to 13 years of age if the individual is covered under a</p>	<input type="checkbox"/>	

		<p>policy or contract that is issued or renewed on or after January 1, 2009.</p> <p>C. From 14 to 18 years of age if the individual is covered under a policy or contract that is issued or renewed on or after January 1, 2010.</p> <p>The policy or contract may limit coverage to the actuarial equivalent of \$1,400 per hearing aid for each hearing-impaired ear every 36 months.</p> <p>Must provide actuarial justification that the visits/services per year are equivalent to \$1,400 per hearing aid for each hearing-impaired ear every 36 months.</p>		
<p>Infant Formula</p>	<p>24-A M.R.S.A. §4256</p> <p>§2847-P</p>	<p>Coverage of amino acid-based elemental infant formula must be provided when a physician has diagnosed and documented one of the following:</p> <p>A. Symptomatic allergic colitis or proctitis;</p> <p>B. Laboratory- or biopsy-proven allergic or eosinophilic gastroenteritis;</p> <p>C. A history of anaphylaxis</p> <p>D. Gastroesophageal reflux disease that is nonresponsive to standard medical therapies</p> <p>E. Severe vomiting or diarrhea resulting in clinically significant dehydration requiring treatment by a medical provider</p> <p>F. Cystic fibrosis; or</p> <p>G. Malabsorption of cow milk-based or soy milk-based formula</p> <p>Medical necessity is determined when a licensed physician has submitted documentation that the amino acid-based elemental infant formula is the predominant source of nutritional intake at a rate of 50% or greater and that other commercial infant formulas, including cow milk-based and soy milk-based formulas, have been tried and have failed or are contraindicated.</p> <p>Coverage for amino acid-based elemental infant formula under a policy, contract or certificate issued in connection with a health</p>	<p><input type="checkbox"/></p>	

		savings account may be subject to the same deductible and out-of-pocket limits that apply to overall benefits under the policy, contract or certificate.		
Medical food coverage for inborn error of metabolism	24-A M.R.S.A. §4238	Must provide coverage for metabolic formula and up to the actuarial equivalent of \$3,000 per year for prescribed modified low-protein food products.	<input type="checkbox"/>	
Pediatric Dental	45 CFR §155.1065 (a)(3)	Please demonstrate compliance with dental benefits pursuant to the FEDVIP plan by completing the Benchmark Pediatric Dental checklist using the FEDVIP Benchmark Plan Benefits Chart for specific coverage information.	<input type="checkbox"/>	
Pediatric Services	45 CFR §156.115(a)(6)	Coverage for pediatric services should continue until the end of the plan year in which the enrollee turns 19 years of age. Issuers are encouraged to cover services under the pediatric services EHB category beyond the 19th birthday month if non-coverage of those services after that time would negatively affect care.	<input type="checkbox"/>	
MENTAL HEALTH & SUBSTANCE ABUSE SERVICES/COVERAGE				
Mental health coverage	24-A M.R.S.A. §4234-A §4320-D	Federal and State mental health parity requirements both apply. Benefits (including financial requirements and treatment limitations) cannot be less extensive than for physical illnesses. The following is only a partial list of the types of conditions that cannot be excluded: psychotic disorders (including schizophrenia), dissociative disorders, mood disorders, anxiety disorders, personality disorders, paraphilias, attention deficit ad disruptive behavior disorders, pervasive developmental disorders, tic disorders, eating disorders (including bulimia and anorexia), and substance abuse-related disorders.	<input type="checkbox"/>	
Mental health parity and substance use disorder benefits	PHSA §2726 (45 CFR 156.115(a)(2)) ACA 1563(a)(4)	Extends mental health parity requirements into EHB for nongrandfathered individual and small group plans.	<input type="checkbox"/>	
Substance Abuse	24-A M.R.S.A. §2842	Every insurer which issues group health care contracts providing coverage for hospital care to residents of this State shall provide benefits as required in this section to any subscriber or other person covered under those contracts for the treatment of alcoholism and other	<input type="checkbox"/>	

		drug dependency pursuant to a treatment plan. <i>(There is no specific HMO requirement for this benefit/provision, but it is a benchmark plan requirement.)</i>		
Treatment of alcoholism	24-A M.R.S.A. §2842	Benefits must be made available for treatment of alcoholism by licensed or certified treatment facilities subject "reasonable limitations". <i>(There is no specific HMO requirement for this benefit/provision, but it is a benchmark plan requirement.)</i>	<input type="checkbox"/>	
Mental health services provided by counseling professionals.	24-A M.R.S.A. §4234-A(8-A)	Benefits must be made available for mental health services provided by licensed counselors.	<input type="checkbox"/>	
PRESCRIPTION DRUGS				
Continuity of Prescription Drugs	24-A M.R.S.A. §4303(7)(A)	If an enrollee has been undergoing a course of treatment with a prescription drug by prior authorization of a carrier and the enrollee's coverage with one carrier is replaced with coverage from another carrier pursuant to section 2849-B, the replacement carrier shall honor the prior authorization for that prescription drug and provide coverage in the same manner as the previous carrier until the replacement carrier conducts a review of the prior authorization for that prescription drug with the enrollee's prescribing provider. Policies must include a notice of the carrier's right to request a review with the enrollee's provider, and the replacing carrier must honor the prior carrier's authorization for a period not to exceed 6 months if the enrollee's provider participates in the review and requests the prior authorization be continued. The replacing carrier is not required to provide benefits for conditions or services not otherwise covered under the replacement policy, and cost sharing may be based on the copayments and coinsurance requirements of the replacement policy.	<input type="checkbox"/>	
Contraceptives	24-A M.R.S.A. §4247 §4320-A	All contracts that provide coverage for prescription drugs or outpatient medical services must provide coverage for all prescription contraceptives or for outpatient contraceptive services, respectively, to the same extent that coverage is provided for other prescription drugs or outpatient medical services.	<input type="checkbox"/>	
Diabetes supplies	24-A M.R.S.A.	Benefits must be provided for medically necessary equipment and	<input type="checkbox"/>	

	§4240	supplies used to treat diabetes (insulin, oral hypoglycemic agents, monitors, test strips, syringes and lancets) and approved self-management and education training authorized by the State's Diabetes Control Project within the Maine Bureau of Health.		
Drug Mail Order Opt Out	45 CFR §156.122(e)	A health plan that is required to cover the EHB package cannot have a mail-order only prescription drug benefit.	<input type="checkbox"/>	
Exception Process & External Exception Review	45 CFR 156.122(c)(1) 45 CFR 156.122(c)(2)	<p>A health plan providing essential health benefits must have procedures in place that allow an enrollee to request and gain access to clinically appropriate drugs not covered by the health plan.</p> <p>Standard Exception Process:</p> <p>Such procedures must have a process for an enrollee, the enrollee's designee, or the enrollee's prescribing physician (or other prescriber) to request a standard of a coverage decision for a drug that is not covered by the plan.</p> <p>(i) A health plan must make its coverage determination on a standard review request based on standard review of a coverage decision and notify the enrollee or the enrollee's designee and the prescribing physician (or other prescriber, as appropriate) of its coverage determination no later than 72 hours after it receives the request.</p> <p>(ii) A health plan that grants an exception based on a standard review process must provide coverage of the non-formulary drug for the duration of the prescription, including refills.</p> <p>Expedited Exception Process:</p> <p>Such procedures must have a process for an enrollee, the enrollee's designee, or the enrollee's prescribing physician (or other prescriber) to request an expedited review based on exigent circumstances.</p> <p>(i) Exigent circumstances exist when an enrollee is suffering from a health condition that may seriously jeopardize the enrollee's life, health, or ability to regain maximum function or when an enrollee is</p>	<input type="checkbox"/>	

	<p>45 CFR §156.122(c)(3)</p>	<p>undergoing a current course of treatment using a non-formulary drug.</p> <p>(ii) A health plan must make its coverage determination on an expedited review request based on exigent circumstances and notify the enrollee or the enrollee's designee and the prescribing physician (or other prescriber, as appropriate) of its coverage determination no later than 24 hours after it receives the request.</p> <p>(iii) A health plan that grants an exception based on exigent circumstances must provide coverage of the non-formulary drug for the duration of the exigency.</p> <p>External Exception Review:</p> <p>If the health plan denies an exception request for a non-formulary drug, the issuer must have a process for an enrollee, the enrollee's designee, or the enrollee's prescribing physician (or other prescriber, as appropriate) to request that an independent review organization review the exception request and the denial of that request by the plan.</p> <p>(i) The independent review organization would have to make its determination and the health plan would have to notify the enrollee or enrollee's designee and the prescribing physician (or other prescriber, as appropriate) no later than 72 hours after the time it receives the external exception review request.</p> <p>(ii) If the initial exception request is for an expedited review and that request is denied by the plan, then the independent review organization would have to make its coverage determination and provide appropriate notification no later than 24 hours after the time it receives the external exception review request.</p>		
Formulary Drug List	<p>45 CFR §156.122(d)</p>	<p>A health plan must publish an up-to-date, accurate, and complete list of all covered drugs on its formulary drug list, including any tiering structure that it has adopted and any restrictions on the manner in which a drug can be obtained, in a manner that is easily</p>	<input type="checkbox"/>	

		<p>accessible to plan enrollees, prospective enrollees, the State, the Exchange, HHS, OPM, and the general public.</p> <p>Issuers' formulary drug lists must include any tiering structure that it has adopted and any restrictions on the manner in which a drug can be obtained.</p> <p>Must be a public website, without requiring an access account.</p>		
Off-label use of prescription drugs for cancer, HIV or AIDS	24-A M.R.S.A. §4234-D §4234-E	Coverage required for off-label use of prescription drugs for treatment of cancer, HIV, or AIDS.	<input type="checkbox"/>	
Orally Administered Cancer Therapy	24-A M.R.S.A. §4317-B (link not active)	<p>1. Coverage. A carrier that provides coverage for cancer chemotherapy treatment shall provide coverage for prescribed, orally administered anticancer medications used to kill or slow the growth of cancerous cells that is equivalent to the coverage provided for intravenously administered or injected anticancer medications. An increase in patient cost sharing for anticancer medications may not be used to achieve compliance with this section.</p> <p>2. Construction. This section may not be construed to prohibit or limit a carrier's ability to establish a prescription drug formulary or to require a carrier to cover an orally administered anticancer medication on the sole basis that it is an alternative to an intravenously administered or injected anticancer medication.</p> <p>Sec. 2. Application. This Act applies to all policies, contracts and certificates executed, delivered, issued for delivery, continued or renewed in this State on or after January 1, 2015. For purposes of this Act, all contracts are deemed to be renewed no later than the next yearly anniversary of the contract date.</p>	<input type="checkbox"/>	
Prescription Drug Access	24-A M.R.S.A. §4311	Access to prescription drugs for contracts that provide coverage for prescription drugs and medical devices.	<input type="checkbox"/>	
Prescription Drug Coverage	Rule 755, Sec. 6(F)(1)(i)	Must provide coverage for out-of-hospital prescription drugs and medications. Cost sharing for the drug benefit shall not exceed 50% on average. If there is a separate maximum for this benefit, it shall be at least \$1,500 per year. <i>(There is no specific HMO requirement for this benefit/provision, but it is a benchmark plan requirement.)</i>	<input type="checkbox"/>	

Prosthetic devices to replace an arm or leg.	24-A M.R.S.A. §4315	Coverage must be provided, at a minimum, for prosthetic devices to replace, in whole or in part, an arm or leg to the extent that they are covered under the Medicare program. Coverage for repair or replacement of a prosthetic device must also be included. Exclusion for micro-processors was removed effective 1/2011.	<input type="checkbox"/>	
Specialty tiered drugs - Adjustment of out-of-pocket limits	24-A M.R.S.A. §4317-A	A carrier may adjust an out-of-pocket limit, as long as any limit for prescription drugs for coinsurance does not exceed \$3,500, to minimize any premium increase that might otherwise result from the requirements of this section. Any adjustment made by a carrier pursuant to this subsection is considered a minor modification under section 2850-B.	<input type="checkbox"/>	
Third Party Prescription Act (Any Willing Pharmacy)	32 M.R.S.A. §13771 24-A M.R.S.A. §4317 Bulletin 377	A carrier that provides coverage for prescription drugs as part of a health plan may not refuse to contract with a pharmacy provider that is qualified and is willing to meet the terms and conditions of the carrier's criteria for pharmacy participation as stipulated in the carrier's contractual agreement with its pharmacy providers.	<input type="checkbox"/>	