

BLANKET DISABILITY/BLANKET ACCIDENT DISABILITY

This list is not a complete list of all statutes and regulations required to be addressed in form filings. It is intended solely to give companies guidance on common areas that are deficient. It is the company's responsibility to keep abreast of all changes to the Montana Insurance Code. Pursuant to § 33-1-501(4), CSI approval of any form may be withdrawn at any point for any reason enumerated in the statute.

The below checklists include hyperlinks to the electronic version of the Montana Code Annotated. MCA [33-1-501](#) and MCA [33-1-502](#) is our authority for forms approval

33-22-Part 6 33-22-101, Exceptions to scope

_____ Arbitration (not allowed)	27-5-114 (2)
_____ Discretionary Language	33-1-502 (2)
_____ Usual, reasonable customary charges	33-15-308
_____ Non Gender	49-2-309 (<i>Pregnancy-treated as a sickness and cannot be excluded; if the policy does not cover sickness, "sickness" should be the exclusion not "pregnancy". Also, the term "complications of pregnancy" can't be used. Pregnancy is pregnancy and must be treated the same as sickness.</i>)
_____ Utilization review	Title 33, Chapter 32
_____ Subrogation	33-22-1601

Per Exceptions to scope [33-22-101](#) the following apply:

_____ Premium increase	33-22-107
_____ Freedom of Choice of practitioner	33-22-111
_____ Coverage physician's assistant certified	33-22-114
_____ Chiropractic physical exam or review of records	33-22-125
_____ Adopted child coverage	33-22-130
_____ Ins. For spouse & dependents deceased peace officer, game warden, firefighter	33-22-136
_____ Cost sharing requirements	33-22-137

_____	Reciprocal limitations (time limit for reimbursement)	33-22-150
_____	Continuation of dependent coverage	33-22-152
_____	Premium increase distributed proportionately	33-22-243
_____	Newborn	33-22-301
_____	Continued coverage for individuals with disabilities	33-22-304
	<u>Blanket Disability insurance defined</u>	33-22-601
_____	Entire Contract	33-22-602 (1)
_____	Notice of Claim 20 days (notice of sickness/injury)	33-22-602 (2)
_____	Claims form	33-22-602 (3)
_____	Loss of time for disability	33-22-602 (4)
_____	Benefits other than loss of time	33-22-602 (5)
_____	Right to examine	33-22-602 (6)
_____	Legal action	33-22-602 (7)
_____	Apps and Certificates not required	33-22-603
_____	Payment of claims	33-22-604
_____	All of Title 33 Chapter 22 part 19	

ONLY APPLIES TO BLANKET DISABILITY

_____	Diabetes	33-22-129
_____	Mammography	33-22-132
_____	Minimum hospital stay following childbirth, mother and newborn	33-22-133
_____	Post mastectomy care	33-22-134
_____	Reconstructive breast surgery	33-22-135