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 Pursuant to § 33-1-501(4), CSI approval of any form may be withdrawn at any point for any reason enumerated in the statute.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 (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.)
- 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

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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
Blanket Disability insurance defined 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