

GROUP Disability Income

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 Pursuant to § 33-1-501(4), CSI approval of any form may be withdrawn at any point for any reason enumerated in the statute.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

_____	Arbitration	27-5-114 (2)
_____	Certificate	33-1-501
_____	Discretionary language	33-1-502
_____	TPA, Administrator	33-17-102 , 602 , 603
_____	Explanation of charges	33-15-308
	(UCR, must contain a clear definition; a complete and accurate description of any and all databases being utilized including a description of the geographical area the data is being collected from; the exact percentage or percentiles must be specified if used; a statement on the schedule page and on the face page of the outline of coverage, disclosing to the insured that the health care provider may charge more than the limits established by the policy's definition, and that the additional charges may not be covered by the pol, cert, membership contract or subscriber contract.)	
_____	UR Utilization Review	Title 33, Ch. 32 Medical necessity, regular care, appropriate care, or the use of like terms, cannot be determined if there is not a utilization review plan on file with the Insurance Department. Do you have a review plan on file? If an entity other than the company is performing the UR, disclose the entity.
_____	Premium increase restriction	33-22-107
_____	Disability income pre-ex	33-22-110 (3)
_____	Freedom/practitioners	33-22-111
_____	Coverage phys assistant-certified	33-22-114
_____	Independent chiropractic physical exam	33-22-125
_____	Time limit for reimbursement or offsets	33-22-150

_____	Offset agreement	33-22-151
_____	Fraud statement	33-22-502
_____	Conformity	33-22-502 (4)
_____	Outline of coverage	33-22-521 (1) & (2)(a-e) and (h)
_____	Health discrimination	33-22-526
_____	Subrogation	33-22-1601
_____	Gender discrimination	49-2-309 (Pregnancy-treated as a sickness 49-2-309 (and cannot be excluded; if the policy does not cover sickness, “sickness” should be the exclusion not “pregnancy”. Also, complications of pregnancy can’t be used. Pregnancy is pregnancy and must be treated the same as sickness.)

Review [Chapter 15](#) and [Chapter 18](#) to the extent of the coverage