

GROUP Standalone Dental-Vision

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 Pursuant to § 33-1-501(4), CSI approval of any form may be withdrawn at any point for any reason enumerated in the statute.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

The Patient's right to know of insurance coverage disclosure must be in the policy, refer to the [8/21/09 advisory](#) for specific disclosure language.

Group structure – [33-22-501](#) if an Association questionnaire will need to be completed.

___	Arbitration	27-5-114
___	Discretionary language (not allowed)	33-1-502
___	Certificate	33-1-501 (1)(b)
___	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.)	
___	Utilization Review	Title 33, Chapter 32
___	Premium increase restriction	33-22-107 (if in policy, must comply)
___	Freedom/practitioners	33-22-111
___	Coverage phys assistant-certified	33-22-114
___	Adopted child	33-22-130
___	Definitions	33-22-140
___	Time limit for reimbursement or offsets	33-22-150
___	Offset agreement	33-22-151

_____	Fraud statement	<u>33-22-502</u>
_____	Conformity	<u>33-22-502</u> (4)
_____	Cont. of coverage/death of insured	<u>33-22-503</u>
_____	Newborn infant	<u>33-22-504</u>
_____	Continuation coverage reduced work schedule	<u>33-22-507</u>
_____	Pre-ex condition limitations	<u>33-22-514</u>
_____	Outline of coverage	<u>33-22-521</u>
_____	Guaranteed renewability	<u>33-22-524</u>
_____	Health discrimination	<u>33-22-526</u>
_____	Subrogation	<u>33-22-1601</u>
_____	Coordination of Benefits	<u>6.6.2401</u>
_____	Gender discrimination	<u>49-2-309</u>
_____	Review <u>Chapter 15</u> to the extent of the coverage	