

Individual Disability Income Insurance check list, Title 33 chapter 22

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 Pursuant to § 33-1-501(4), CSI approval of any form may be withdrawn at any point for any reason enumerated in the statute.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

<input type="checkbox"/> Statement of Variability (SOV)	33-15-Part 3, 33-22-201
if forms contain bracketed text	
<input type="checkbox"/> Contents of Policy	33-15-303
<input type="checkbox"/> Premium increase restriction	33-22-107
<input type="checkbox"/> Preexisting condition limitation	33-22-110
<input type="checkbox"/> Exclusionary rider restriction	33-22-109
<input type="checkbox"/> Freedom of choice/practitioner	33-22-111
<input type="checkbox"/> 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.)	
<input type="checkbox"/> Entire contract	33-22-204
<input type="checkbox"/> Non-gender	49-2-309
Pregnancy must be treated as any 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 cannot be used. Any type of pregnancy is pregnancy and must be treated the same as sickness.	
<input type="checkbox"/> Change of beneficiary	33-22-215
<input type="checkbox"/> Conformity	33-22-229
<input type="checkbox"/> Grace period	33-22-206
<input type="checkbox"/> Reinstatement	33-22-207
<input type="checkbox"/> Notice of claim	33-22-208
<input type="checkbox"/> Claim forms	33-22-209
<input type="checkbox"/> Proofs of loss	33-22-210

__Payment of claims	<u>33-22-212</u>
__Time of payment of claims	<u>33-22-211</u>
__Time limit on certain defenses	<u>33-22-205</u>
__Outline of coverage	<u>33-22-244</u>
__Subrogation	<u>33-22-1601 & 1602</u>
__Reciprocal limitations on claim filing and claim audits	<u>33-22-150</u>
__Legal action	<u>33-22-214</u>
__Arbitration not allowed	<u>27-5-114</u>
__Discretionary clauses not allowed	<u>33-1-502</u>
__Minimum policy language	<u>33-15-325</u>
__Free Look	<u>33-15-415</u>
__Notice required for cancellation	<u>33-22-121</u>