January 1, 2006

To: All Interested Parties

From: John Morrison, State Auditor, Commissioner for Insurance and Securities

Re: Reciprocal Limitations on Claim Filing and Claim Audits – Time Limit for Reimbursements orOffsets – Offset Agreement

Effective January 1, 2006, under 33-22-150, MCA health insurance issuers are limited to a specific time frame to perform a review or audit following payment of a claim.

In addition, 33-22-151, MCA prevents health insurance issuers from collecting a claim overpayment or other reimbursement by offsetting another claim payment made to a health care provider or other person unless the health care provider or other person has previously authorized the health insurance issuer in writing to recover an overpayment or other reimbursement by offsetting a future claim payment.

If any form does not comply with these laws, an endorsement or amendment must be submitted to the Department for review and approval. Forms submitted after January 1, 2006 must comply with the new law.

To view both new statutes, see:

http://data.opi.state.mt.us/bills/mca/33/22/33-22-150.htm

http://data.opi.state.mt.us/bills/mca/33/22/33-22-151.htm