

Dental Individual Policy Requirements,

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 Pursuant to § 33-1-501(4), CSI approval of any form may be withdrawn at any point for any reason enumerated in the statute.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

-The Patient's right to know of insurance coverage disclosure must be in the policy and outline

-QHP Must provide pediatric dental EHB (pediatric orthodontia, 24 month waiting period is allowed)

_____ Discretionary clauses	33-1-502
_____ Policy Content	33-15-303
_____ Explanation of charges	33-15-308
_____ Minimum policy language	33-15-325 (no lower than 40)
_____ Right to Examine 10 day free look	33-15-415
_____ Non-gender	49-2-309
_____ Arbitration (not allowed)	27-5-114
_____ Prem. increase restriction – pol changes	33-22-107
_____ Exclusionary rider restriction	33-22-109
_____ Freedom of choice/practitioner	33-22-111
_____ Notice required for cancellation	33-22-121
_____ Adopted Child	33-22-130
_____ Reciprocal limitations on claim filing	

_____	And claim audits	<u>33-22-150</u>
_____	Entire contract	<u>33-22-204</u>
_____	Time limit on certain defenses	<u>33-22-205</u>
_____	Grace period	<u>33-22-206</u>
_____	Reinstatement	<u>33-22-207</u>
_____	Notice of claim	<u>33-22-208</u>
_____	Claim forms	<u>33-22-209</u>
_____	Proofs of loss	<u>33-22-210</u>
_____	Time of payment of claims	<u>33-22-211</u>
_____	Payment of claims	<u>33-22-212</u>
_____	Legal action	<u>33-22-214</u>
_____	Physicians assistants-certified	<u>33-22-114</u>
_____	Change of beneficiary	<u>33-22-215</u>
_____	Conformity with State Statutes	<u>33-22-229</u>
_____	Outline of coverage	<u>33-22-244</u>
_____	Preexisting condition limitation	<u>33-22-246</u>
_____	Guaranteed renewability	<u>33-22-247</u>
_____	Newborns	<u>33-22-301</u>
_____	Continuation of coverage/handicapped	<u>33-22-304</u>
_____	Continuity of coverage	<u>33-22-307</u>
_____	Subrogation	<u>33-22-1601</u>