Medicare Supplement Insurance

Individual and Group Plans

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 Pursuant to § 33-1-501(4), CSI approval of any form may be withdrawn at any point for any reason enumerated in the statute.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

_____ **Flesch**   33-15-325

_____ **Preexisting Condition** (6 months)   33-22-904 (4)

_____ **Loss ratio standards and filing requirements**   33-22-906 (2)

_____ **Notice of free examination** (30days)   33-22-908

_____ **Discontinuance or Nonrenewal**   33-22-921

_____ **Required Provisions** (if used must be to code)   33-22-204 thru 215

_____ **Prohibited Provisions**   ARM 6.6.506

_____ **Minimum Standards**   ARM 6.6.507D

_____ **Standard Plans**   (what is required per plan)   ARM 6.6.507E
         (5) Through (11)

_____ **Standard basic and additional** (what is required in plan) ARM 6.6.507D
         (4)(a) Core benefits - (i through vi)-must be exact language as rule
         (4)(b) Additional benefits – (i through vi))-must be exact language as rule

_____ **Filing/approval of Policies/Certificates/Premium Rates** ARM 6.6.508A
         (1) Requirement for Insurer's name and form identification
         (3) Requirement for change of Premium Rates
         (4) Exceptions for filing additional plan

_____ **Required Disclosure Provision**   ARM 6.6.509
         (1) Required renewal or continuation provision
         (2) Requirement for Riders and Endorsements
         (3) "Usual and Customary" language
         (4) "Preexisting Condition Limitations
         (5) 30 day Free Look

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(6) Buyers Guide requirements
(7) 30 Day Notice for changes
(9) Outline of Coverage requirement
(10) Application Disclosure requirement

_____ **Standards for marketing**   ARM 6.6.519
(1)(d) Notice to buyer
(3) Medigap and Medicare wrap-around

_____ **Prohibition for Waiting/Elimination/Probationary periods** ARM 6.6.522

Outline of Coverage

_____ **Disclosure Standards**   33-22-907 (2)

_____ **Benefit Charts**-rate samples must be bracketed as variable ARM 6.6.509
            -under age 65 must be included in chart

_____ **Samples Forms Outlining Coverage**   ARM 6.6.511A

Application

_____ **Requirements for Application Form**– Replacement Notice ARM 6.6.510

_____ **Guaranteed Issue language**-   ARM 6.6.507C (2)(D)(i)
            for under 65, disabled