MARYLAND COVERED LIVES REPORT
Frequently Asked Questions

The following are the most frequently asked questions concerning the Maryland Covered Lives Report due annually on September 15th.

Q. Why do we collect data on number of insured and self-insured lives under the age of 65 enrolled in benefit plans in Maryland?

A. According to § 15-133 of the Insurance Article: "On or before December 1 of each year, the Commissioner shall report to the General Assembly, in accordance with § 2-1246 of the State Government Article, on the estimated number of insured and self-insured contracts for health benefit plans in the State and the number of insured and self-insured lives under the age of 65 enrolled in benefit plans in the State."

Q. What should be included in the Number of Contracts Column?

A. Report the number of employees covered by a comprehensive major medical policy sitused in Maryland regardless of the employee's age (the employee can be of any age – under or over age 65).

Q. What should be included in the Number of MD Lives under the Age 65 Column?

A. Report lives (both employees and dependents) that are under the age 65 and covered by a comprehensive major medical policy sitused in Maryland. We are interested in obtaining lives insured in plans under the Maryland Insurance Administration jurisdiction.

Q. We are a TPA. What information should we report?

A. In order to avoid double counting, TPAs should report only self insured/ASO (Administrative Service Only) business directly contracted with the employer. TPAs should not report fully insured business. Fully insured business should already be reported by the insurance carriers.

Q. We are a property and casualty company. Do we need to file this report?

A. If your company insures any comprehensive major medical policies sitused in Maryland or is administrating self-insured comprehensive major medical policies sitused in Maryland as of June 30, then you are required to file the Maryland Covered Lives Report.

Q. When completing this report must we fill in each space if we have nothing to report?

A. If you have no data for a specific field, please leave the field blank. However, you must at least fill in the company name, any identifying license, or NAIC number as well as the contact information.

Q. We are doing business under a different name. Which name should we use?

A. Provide the legal name of your company. If you are a TPA, please enter your TPA license number in the Company ID field. If you are a MCO, use your complete legal name in the Company Name field and skip the Company ID field. All other companies should include your NAIC number in the Company ID field. Please do not use abbreviations or d/b/a, etc.

Q. If we have more than one company, and some companies do not have business in Maryland must we file a report for each company?

A. A separate report must be filed for each legal entity that has comprehensive major medical policies sitused in Maryland or administers self-insured comprehensive major medical policies sitused in Maryland. Additionally, to avoid a report being missed, each report must be submitted via a separate e-mail.

Q. Can I write the data on the report?

A. No, all data and responses must be typed.

Q. How and to where should we e-mail the completed form?

A. The completed form is to be returned by e-mail to: ocareports.mia@maryland.gov

Q Why do I need to complete the contact section of the report?

A. E-mail reminders are sent as a courtesy to your company. It is your responsibility to keep the contact information we have on record up to date. Failure to keep the contact data current may result in your company not receiving future courtesy reminders and possibly late reporting fines.

Q. How do I update our contact information during the year after the report was submitted?

A. If you want to change your contact data during the year, please use the form “Update Maryland OCA-Reports Contact Information” found on the MIA web page.

Q. Can I send a scanned or altered version of the form?

A. No, scanned or altered versions of this report are not compatible with our system. To be electronically read, all OCA Reports and forms must be in their original Excel format and submitted as an attachment to an e-mail.

Q. When is the report due?

A. Please e-mail your report on or before September 15th.