

BULLETIN

To: Life and Health Insurers
Re: Life, Accident and Health Insurers Required Filings Checklist
Date: March 1, 2000
Bulletin: Life and Health 00-7

This Administration has received numerous questions about reports that were listed in the Year 2000 Checklist of Required Filings (copy attached). In particular, lines 106 through 112 of the checklist appear to have caused some confusion. The following instructions are being provided in an attempt to clarify our filing requirements.

Line 106--Long Term Care Loss Ratio Report--This report is required by COMAR 31.14.02. The report is due June 30 and has been a required filing since 1994. The report is developed by each insurance company and is required to include the information set forth in COMAR 31.14.02.06. Only those insurance companies who have issued long-term care insurance policies in Maryland are required to file the annual report.

Line 107--Specified Disease Loss Ratio Report--This report is required by COMAR 31.10.14. The report is due June 30 and has been a required filing since 1982. The report is developed by each insurance company and is required to include the information set forth in COMAR 31.10.14.05. Only those insurance companies who have issued specified disease policies in Maryland are required to file the annual report.

Line 108--Medicare Supplement Multiple Policy Report--This report is required by COMAR 31.10.06.17. The report is due March 1 and has been a required filing since 1993. The report is developed by each insurance company and is required to include the information set forth in COMAR 31.10.06.17. Only those companies who have approved Medicare supplement policies in Maryland and who had not withdrawn from the Medicare supplement market prior to January 1, 1999, are required to file the report in 2000.

Line 109--Medicare Supplement Refund or Credit Calculation Form--This form is required by COMAR 31.10.06.11B. The form is due May 31 and has been a required filing since 1993. The form is developed by each insurance company and is required to include the information set forth in COMAR 31.11.06.19. Only those companies who have approved Medicare supplement policies in Maryland are required to file the annual report.

Line 110--Emerging Medical and Surgical Treatments Summary--This summary is required by §15-123 of the Insurance Article. The summary is due December 31 and has been a required filing since 1998. The summary is developed by each insurance company and is required to include the information set forth in 15-123(k) of the Insurance Article. All carriers are required to submit the summary or a letter describing why the carrier believes it is exempt from the filing.

Line 111--Clinical Trials Report--This report is required by §15-827 of the Insurance Article. The report is due June 1 and is due for the first time June 1, 2000. The report is developed by each carrier and is required to include the following information: the types of medical clinical trials covered; the number of insureds for whom medical clinical trial benefits were paid; and the agency sponsoring the medical clinical trials covered. Each carrier is responsible for the compilation of this information. If the carrier cannot determine the specific information from its own records, the carrier is encouraged to contact the appropriate health care providers or other appropriate entities to assist in the collection of this information. Life and Health Bulletin 99-24, which described the Clinical Trials Report filing requirements, was sent to all affected carriers on December 22, 1999. All carriers are required to submit the report or a letter describing why the carrier believes it is exempt from the filing.

Line 112--Internal Grievance Process Report--This report is required by COMAR 31.10.18.06. The report is due March 1 and was first required in 1999. The annual report is required to state whether the carrier's internal grievance process has changed and describe any changes.

If you have any questions regarding the filings described above, please direct them to Brenda Wilson, Chief of Managed Care at (410) 468-2170.

Donna B. Imhoff
Associate Commissioner
Life and Health