

District of Columbia

District of Columbia Department of Insurance
441 Fourth Street, NW 8th Floor
Washington, DC 20001
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Summary of Important Regulations

MEWA Regulations	No
TPA Regulations	No
Stop-Loss Regulations	No
UR Regulations	No

NAIC Model Laws or Regulations

<u>Name of Model Law/Regulation</u>	<u>Model/Similar</u>	<u>Related</u>
Health Insurance Reserves Model Regulation	None	None
Comprehensive Health Ins. Cost Containment Model Act	None	None
Standardized Health Claims Form Model Regulation	None	D.C. Code Ann. § 35-2331
Small Employer Health Insurance Availability Model Law	None	D.C. Code Ann. §§ 35-1021 to 35-1044
Model Regulation To Eliminate Unfair Sex Discrimination	None	None
Health Information Privacy Model Law	None	None
Preferred Provider Arrangements Model Law	None	None
Utilization Review Model Law	None	None
Managed Care Plan Network Adequacy Model Law	None	None
Third Party Administrator Law	None	None

Health Examination Benefits Availability Law	None	D.C. Code Ann. § 35-1102
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NAIC Model Laws or Regulations

<u>Name of Model Law/Regulation</u>	<u>Model/Similar</u>	<u>Related</u>
Accident and Sickness Insurance Minimum Standards Model Law	None	None
Agents and Brokers Licensing Model Law	D.C. Code Ann. §§ 35-1321 to 35-1334	None
MEWA Licensing Model Law	None	None
Managing General Agents Law	D.C. Code Ann. §§ 35-3001 to 35-3006	None
Health Maintenance Organization Model Law	D.C. Code Ann. §§ 35-4501 to 35-4530; D.C. Reg. tit. 26 §§ 3500 to 3599	None
Insurance Information and Privacy Protection Law	None	None
Unfair Trade Practices Law	None	None
Model Regulation on Unfair Discrimination in Life and Health Insurance on the Basics of Physical or Mental Impairment	None	None
Model Regulation on Unfair Discrimination in Life and Health Insurance on the Basics of Total or Partial Blindness	None	None

NAIC Model Laws or Regulations

<u>Name of Model Law/Regulation</u>	<u>Model/Similar</u>	<u>Related</u>
Unfair Discrimination against Subjects of Domestic Abuse in Health Benefit Plans Model Law	None	None
Unfair Claims Settlement Practices Law	None	None
Improper Termination Practices Law	None	None
Employee Leasing Registration Model Law	None	None
Private Employer Workers' Compensation Group Self- Insurance Model Law	None	None
Public Employee Workers' Compensation Group Self- Insurance Model Law	None	None
Twenty Four Hour Coverage Pilot Project Model Law	None	None

State-Mandates

Benefits That Must Be Covered

- Alcoholism treatment
- Breast reconstruction
- Cervical cancer screening (pap smear)
- Drug abuse treatment
- Emergency Services
- Mammography screening
- Mental health, general
- Mental health, parity
- Mental illness, serious
- Minimum maternity stays
- Newborn care
- Well-child care

Benefits That Must Be Offered

None

Persons Who Must Be Allowed Coverage

- Newborns

Providers Who Must Be Covered

- Optometrists
- Psychologists
- Social Workers

Coordination of Benefits

- Birthday Rule?
- Divorced/Separated Rule?
- Joint Custody Rule?
- Active v. Inactive Rule?
- Longer v. Shorter Rule?
- Managed Care Rule?
- COBRA Rule?
- Preservation Rule?

Continuation or Conversion

Not required

Patient's Bill of Rights Legislation

None

High Risk Health Pool

None

External Grievance System

Yes - for all plans

Basis of Filing Grievance

Any denial

Status of Decision of Grievance Parol

Advisory

Prompt Payment Health Claim Requirement

No

Commentary

Health insurance policies that are issued, renewed, amended, or reissued must include benefits to cover mammograms and cervical cytological screening for women without application of an annual or coinsurance deductible.

MEWA Regulation

None.

TPA Regulation

None.

Stop-Loss Regulation

None. Stop-loss agreement must be filed with the state.

Utilization Review Regulations

None.

Miscellaneous

State Premium Taxes

DC

District of Columbia taxes insurers at 2.25%; Blue Cross and HMOs pay no premium taxes.