

Wyoming

Wyoming Insurance Commission
Herschler Building
122 W. 25th Street
Cheyenne, WY 82002-0440
(307) 777-7344

Summary of Important Regulations

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

NAIC Model Laws and Regulation

<u>Name of Model Law/Regulation</u>	<u>Model/Similar</u>	<u>Related</u>
Health Insurance Reserves Model Regulation	None	Wyo. Stat. § 26-6-107
Comprehensive Health Ins. Cost Containment Model Act	None	None
Standardized Health Claims Form Model Regulation	Wyo. Ins. Reg. 51	None
Small Employer Health Insurance Availability Model Law	Wyo. Stat. §§ 26-19-301 to 26-19-310	None
Model Regulation To Eliminate Unfair Sex Discrimination	None	None
Health Information Privacy Model Law	None	None
Preferred Provider Arrangements Model Law	None	Wyo. Stat. § 26-22-503
Utilization Review Model Law	None	None
Managed Care Plan Network Adequacy Model Law	None	None
Third Party Administrator Law	Wyo. Ins. Regs. ch. 4	None
Stop-loss Insurance Model Law	None	None

NAIC Model Laws and Regulation

<u>Name of Model Law/Regulation</u>	<u>Model/Similar</u>	<u>Related</u>
Jurisdiction of Health Care Providers Model Law	Wyo. Stat. § 26-1-108 to 513A.6	None
Standard Group Health Model Law	Wyo. Stat. §§ 26-19-101 to 26-19-112	None
Group Health Insurance Mandatory Conversion Law	Wyo. Stat. §§ 26-22-201 to 26-22-202	None
Group Coverage Discontinuance/ Replacement Model Regulation	Wyo. Stat. §§ 26-19-201 to 26-19-204	None
Premium Rates and Renewability of Coverage-Small Groups	Wyo. Stat. §§ 26-19-301 to 26-19-310	None
Group Coordination of Benefits Model Law	Wyo. Ins. Regs. ch. 10	None
Model Regulation for Certification of Health Plans	None	None
Off-Label Drug Use Model Law	None	None
Group Health Mandatory Drug/ Alcohol Dependency Law	None	None
Model Newborn Children's Law	Wyo. Stat. §§ 26-20-101 to 26-20-104	None

Health Examination Benefits Availability Law	None	None
---	------	------

NAIC Model Laws and Regulation

<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	None	Wyo. Stat. § 26-9-101 to 26-9-139; Wyo. Ins. Regs. ch. 16
MEWA Licensing Model Law	None	None
Managing General Agents Law	Wyo. Stat. §§ 26-46-101 to 26-46-107	Wyo. Ins. Regs. ch.29
Health Maintenance Organization Model Law	Wyo. Stat. §§ 26-34-101 to 26-34-134	None
Insurance Information and Privacy Protection Law	None	Wyo. Ins. Regs. ch. 25
Unfair Trade Practices Law	Wyo. Stat. §§ 26-13-101 to 26-13-124	Wyo. Ins. Regs. ch. 23
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	Wyo. Ins. Regs. 9	None

NAIC Model Laws and Regulation

<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	Wyo. Stat. § 26-13-124	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

- Breast reconstruction
- Cervical cancer screening (pap smear)
- Colorectal cancer screening
- Diabetic supplies, education
- Mammography screening
- Minimum maternity stays
- Prostate cancer screening

Benefits That Must Be Offered

- Alcoholism treatment

Persons Who Must Be Allowed Coverage

- Adopted children
- Continuation/employees
- Conversion to non-group
- Handicapped dependents
- Newborns
- Non-custodial children

Providers Who Must Be Covered

- Chiropractors
- Dentists
- Licensed Health Professionals
- Nurses
- Nurse Practitioners
- Optometrists
- Osteopaths
- Physical Therapists
- Podiatrists
- Psychologists
- Speech/Hearing Therapists

Coordination of Benefits

- Birthday Rule? Yes
- Divorced/Separated Rule? Yes
- Joint Custody Rule? No
- Active v. Inactive Rule? Yes
- Longer v. Shorter Rule? Yes
- Managed Care Rule? No
- COBRA Rule? No
- Preservation Rule? Yes

Patient's Bill of Rights Legislation

None

High Risk Health Pool

Yes – capped at 125% - 150%

External Grievance System

None

Prompt Payment of Health Claim Requirement

Yes - 45 days

MEWA Regulation

Wyoming does not regulate MEWAs.

TPA Regulations

Wyoming adopted an administrator law applicable only to fully insured TPA/insurer arrangements in 1984. No criminal penalties result from a violation.

- Fees and taxes – there are none.
- Records – three year retention.
- Registration – it is significant that the TPA is to be registered by the insurer, not by the TPA. Since the insurer supports and is responsible for the acts of the TPA, information concerning the TPA is not required.

Even though the TPA is not directly licensed, it may be forced to suspend or forfeit its license because of violations.

Stop-Loss Regulation

Wyoming is reported to require a \$25,000 minimum specific by Department *position*.

Utilization Review Regulations

Not regulated.

Miscellaneous

Small Group Reform

None

MSA Legislation

No action.

State Premium Taxes

All carriers are taxed at 75%.

Continuation of Coverage and Conversion of Benefits

Wyoming requires group health plans to allow covered employees and dependents to convert to individual coverage without evidence of insurability if their group coverage ends for any reason.²

Registration of Self-Funded Plans

Any self-funded plan that provides health coverage must register with the Wyoming Insurance Department. If the plan cannot show that it is subject to the jurisdiction of some other state or federal agency, it must meet certain solvency requirements and must comply with the insurance code.³

Endnotes

¹ Wyo. Stat. ch. IV.

² Wyo. Stat. § 26-22-202.

³ Wyo. Stat. § 26-1-108.