

## Other Health Insurance Market Information

The chart describes other health insurance market reforms enacted at the state level.

State	Prompt Pay	Health Plan Liability	Mandated Benefit Evaluation Requirement	Anti-trust Waiver for Physicians	Health Insurance Purchasing Alliances	MSA Provisions	GLBA Financial Privacy Requirement	Agent Licensing
Alabama	✓						✓*	✓*
Alaska	✓			✓			*	
Arizona	✓	✓	✓			✓	1982	✓*
Arkansas	✓		✓		✓	✓	✓	✓*
California	✓	✓			✓	✓	1982	✓
Colorado	✓		✓		✓	✓	✓	✓*
Connecticut	✓					✓(03)	1982	✓*
Delaware	✓						✓*	✓*
Florida	✓		✓		✓	✓	✓	✓
Georgia	✓	✓	✓		✓		1982	✓*
Hawaii	✓		✓				✓*	✓*
Idaho						✓	✓*	✓
Illinois	✓				✓	✓*	✓	✓*
Indiana	✓					✓	✓*	✓
Iowa	✓		✓		✓		✓	✓*
Kansas	✓		✓			✓	✓	✓*
Kentucky	✓		✓				✓	✓*
Louisiana	✓		✓		✓	✓	✓*	✓*
Maine	✓	✓	✓		✓	✓	1982	✓*
Maryland	✓		✓			✓	✓	✓*
Massachusetts	✓				✓		1982	✓*
Michigan	✓					✓	✓*	✓*
Minnesota	✓				✓	✓	1982	✓*
Mississippi	✓					✓	✓	✓*
Missouri	✓					✓	✓*	✓*
Montana	✓				✓	✓	1982	✓
Nebraska	✓					✓	✓	✓*
Nevada	✓		✓		✓	✓	1982	✓*
New Hampshire	✓				✓		✓	✓*

State	Prompt Pay	Health Plan Liability	Mandated Benefit Evaluation Requirement	Anti-trust Waiver for Physicians	Health Insurance Purchasing Alliances	MSA Provisions	GLBA Financial Privacy Requirement	Agent Licensing
New Jersey	✓	✓		✓	✓	✓	1982	✓*
New Mexico	✓				✓	✓	✓*	
New York	✓				✓		✓	
North Carolina	✓	✓	✓		✓		1982	✓*
North Dakota	✓		✓		✓		✓	✓*
Ohio	✓		✓		✓	✓	1982	✓*
Oklahoma	✓					✓	✓	✓*
Oregon	✓	✓	✓			✓	1982	✓*
Pennsylvania	✓		✓			✓	✓*	✓*
Rhode Island	✓						✓	✓*
South Carolina	✓		✓		✓		✓	✓*
South Dakota	✓				✓		✓	✓*
Tennessee	✓		✓				✓*	
Texas	✓	✓	✓	✓	✓	✓	✓	✓*
Utah	✓				✓	✓	✓	✓*
Vermont	✓				✓		✓*	✓*
Virginia	✓		✓			✓	✓	✓*
Washington	✓	✓	✓			✓	✓	✓
West Virginia	✓	✓				✓	✓	✓*
Wisconsin	✓		✓			✓	✓	✓*
Wyoming	✓					✓	✓	✓*

- **Health Plan Liability-**A check mark (✓) indicates that health plan liability has passed in that particular state.
- **Mandated Benefit Evaluation Requirement-** A check mark (✓) indicates that there is a specific requirement in the state.
- **Anti-trust Waivers for Physicians-** A check mark (✓) indicates that the state has passed antitrust legislation that allows physicians to collectively bargain with health plans.
- **Health Insurance Purchasing Alliances-** A check mark (✓) indicates that the specific state provides for the creation of alliances.
- **MSA Provisions-** A check mark (✓) indicates that the state does permit a tax incentive for individuals and/or employers for the purchase of medical savings accounts.
- **GLBA Financial Privacy Requirements-** A check mark (✓) indicates that a state has chosen to enforce the federal Financial Services Modernization Act of 1999, also known as the Gramm-Leach-Bliley Act (GLBA), financial privacy requirements for individuals and entities that hold insurance licenses. The majority of states have elected to either enact legislation or adopt regulations based on the National Association of Insurance Commissioners (NAIC) 2001 Model Privacy Regulation, or pass requirements that are similar to this model regulation but do not include the same health information provisions as the model. Fourteen states that adopted a NAIC privacy model developed in 1982, generally considered more restrictive, have elected to

retain the model law provisions. These states are designated by the year the model regulation was passed, 1982.

- An asterisk (\*) represents that there are specifics regarding the state's health insurance climate and that specific topic.
- **Agent Licensing-** This column denotes if a state has elected to respond to the non-resident insurance producer reciprocity requirements outlined in GLBA. Each state that has enacted legislation regarding the reciprocity of non-resident producer licenses is designated by a checkmark (✓), and states with an asterisk (\*) have been certified as meeting the GLBA reciprocity standard by the NAIC. Federal law required a minimum of 29 states to be certified as meeting the reciprocity standard by November 12, 2002 in order to prevent the creation of the National Association of Registered Agents and Brokers (NARAB).

**Alabama:** Health provisions are not included.

**Alaska:** Alaska has a pending regulation to implement the GLBA privacy requirements and has passed legislation with respect to the reciprocity of non-resident producer licenses, but has not been certified by the NAIC as meeting the reciprocity requirements outlined in GLBA.

**Delaware:** Delaware has adopted financial privacy requirements based on the NAIC Model Privacy regulation, but they do not include the same health information provisions.

**Hawaii:** Hawaii has passed financial privacy requirements that are similar to the NAIC privacy requirements, but they do not include the same health information provisions.

**Idaho:** Idaho has financial privacy requirements in place based on the NAIC Privacy Model regulation but do not include the same health information provisions.

**Illinois:** MSA's can be established by employers for employees.

**Indiana:** Indiana has enacted privacy requirements that are similar to the NAIC Model Privacy Regulation but they do not include the same health information provisions.

**Louisiana:** Louisiana has financial privacy requirements in place based on the NAIC Privacy Model Regulation but they do not include the same health information provisions.

**Michigan:** Michigan has enacted privacy requirements that are similar to the NAIC Model Privacy Regulation but they do not include the same health information provisions.

**Missouri:** Missouri has enacted privacy requirements that are similar to the NAIC Model Privacy Regulation but they do not include the same health information provisions.

**New Mexico:** The adopted provisions contain additional opt-in and joint marketing requirements.

**Pennsylvania:** Pennsylvania has financial privacy requirements in place similar to the NAIC Privacy Model Regulation but they do not contain the same health information provisions.

**Tennessee:** Tennessee has financial privacy requirements in place similar to the NAIC Privacy Model Regulation but they do not contain the same health information provisions.

**Vermont:** Vermont has financial privacy requirements in place similar to the NAIC Privacy Model regulation but they do not contain the same health information provisions.