

PROJECT HISTORY 2013

COORDINATION OF BENEFITS MODEL REGULATION (#120)

1. Description of the Project, Issues Addressed etc.

The revisions to the Coordination of Benefits Model Regulation (#120) were made to address issues related to medical benefits (med pay) coverage in automobile "no fault" and traditional automobile "fault" type contracts and, as provided in Section 2714 of the federal Public Health Services Act (PHSA), as amended by the federal Affordable Care Act (ACA), the extension of dependent coverage to age 26. The revisions also make it clear that dental coverage is considered a "plan" under the model for purposes of ensuring that a coordination of benefits provision can be included in such coverage and therefore, subject to coordination, which is particularly important for dental coverage. The ACA and the ACA and might be st (n)-6 ( (n)-6 jn)-0.6 e

6. A Discussion of the Significant Issues (items of some controversy raised during the due process and the

PROJECT HISTORY 2004

COORDINATION OF BENEFITS MODEL REGULATION (#120)

1. Description of the project, issues addressed, etc.

The amendments to the NAIC Group Coordination of Benefits Model Regulation revise the model to reflect changes in the health care delivery system since the model was last revised in 1995. The revisions also make the model easier to implement and understand by eliminating unused provisions and rewording esoteric language.

2. Name of group responsible for draft the model:

Regulatory Framework (B) Task Force

States Participating:

Wisconsin, Chair	
Arkansas	Nebraska
California	Nevada
Colorado	New Hampshire
Delaware	New Mexico
Florida	North Carolina
Idaho	Rhode Island
Iowa	South Dakota
Kansas	Vermont
Louisiana	Virginia
Maine	West Virginia

3. Project authorized by what charge and date first given to the group:

6. A discussion of the significant issues (items of some controversy) raised during the process and the group's response.

There were two controversial issues: (1) whether to revise the model to permit individual-to-group plan coordination; and (2) whether to delete the benefit reserve provision. On the first issue, after extensive discussion of the pros and cons of permitting such coordination, the task force decided to revise the model regulation to permit individual-to-group plan coordination. Those in favor of permitting such coordination based their reasoning on the idea that an individual should not be able to profit from filing claims under both the individual and group policy. This can happen when individual