

Appendix C State Requirements

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While the primary source for information on product availability and costs are the insurance issuers, there is a set of readily available state data which allows us to verify the information obtained and assures that state regulatory authority is maintained. Additionally, for the consumer to gain an adequate understanding of state context and state resources we require that existing state sources of information be ascertained. This data will be requested from the states by May 21, 2010 in order to provide a source against which vendor provided and issuer provided data may be compared.

- A. Underwriting status: A statement of a state's legal requirement for community rating, or allowance for medical underwriting of insurance premiums.
- B. Website address - state small group insurance: Those states which maintain a website providing information and links for those seeking small group insurance, the Secretary will require this information to provide to consumers. Additionally, States will provide a short description of the conditions under which they want their site to be the primary point of entry for consumers and why. This information is sought, both under the requirement for State consultation, but also for the simple reason that some few states have regulatory conditions setting rates under different conditions. In those cases, States may be able to provide more specific information than is available from any other source.
- C. Website address – individual insurance: Similar to small group markets, some states have already created portal sites to direct consumers within their borders. We require that states which have created such sites identify their location and inform the Secretary under what conditions they would want to prioritize directing consumers to that site over directing them to issuers.
- D. State registered small group Issuers: Obtaining a list of those registered by the state to offer small insurance within their boundaries is essential for validating the claims of these issuers.
- E. State registered individual Issuers: Obtaining a list of those registered by the state to offer individual level insurance within their boundaries is essential for validating the claims of these issuers.