

## HEALTH CARE REFORM: NAIC / COMMISSIONER RESPONSIBILITIES

Issue	Responsibility	Timeline	Citation
<b>Medical Loss Ratio</b>	NAIC to develop report establishing uniform definitions and standardized methodologies for calculating the MLR.	Report by June 1, 2010. Rebate program begins January 1, 2011.	Section 2718 of PHS Sec 10101 of PPACA
<b>Rate Review</b>	Grants provided to states that meet minimum federal rate review procedures. Commissioner must report on authority.	Immediate implementation of Sec review of "unreasonable" rates and establishment of grant program	Sec 2794 of PHS Sec 1003 of PPACA
<b>Standard Definitions, Disclosures and Uniform Summary of Benefits</b>	NAIC to develop standards and in conjunction with consumer and industry reps and submit to the Sec.	To be submitted by the NAIC by March 2011; to be used by plan beginning March 2012	Sec 2715 of PHS Sec 1001 of PPACA
<b>Uniform Enrollment</b>	NAIC to submit criteria for uniform enrollment form to be used in Exchanges.	Implementation January 1, 2014	Sec 1311 of PPACA
<b>Individual and Group Market Reforms</b>	NAIC to consult on definition of age bands and rating areas. NAIC to provide assistance to Sec and models for states.	Implementation January 1, 2014	Sec 2701 of the PHS Sec 1201 of PPACA
<b>Exchanges</b>	NAIC to consult on regulations establishing Exchanges.	Implementation January 1, 2014. Notification to HHS by January 1, 2013.	Sec 1321 of PPACA
<b>Data Collection by Secretary and the State</b>	Data to be submitted to the Secretary and Insurance Commissioners by all insurers (including self-insure). Info can be collected by the NAIC.	Implementation September 23, 2010	Sec 2715A of PHS Sec 10101 of PPACA
<b>Medigap Reforms</b>	NAIC to amend Medigap model to add cost-sharing to Plans C and F	Adopted December 23, 2010 – Implementation 2015	Sec 3201 of PPACA

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<b>Interim Reinsurance Program and Risk Adjustment Mechanism</b>	NAIC to consult on establishment of risk adjustment and interim reinsurance program. Reinsurance assessments to be based on NAIC estimates.	Implementation January 1, 2014	Sec 1341 of PPACA
<b>Uniform Fraud Reporting Form</b>	NAIC to develop model standards and forms for private insurers to report fraud and abuse to insurance commissioners and other state officials.	Immediate implementation.	Sec 2794 of PHSA Sec 6603 of PPACA
<b>Interstate Compact Standards</b>	NAIC to develop standards for voluntary interstate compacts that will permit sales across state lines.	Regs due July 1, 2013; States may enter into compacts January 1, 2016.	Sec 1333 of PPACA
<b>External Review</b>	Insurers must comply with the patient protections included in the NAIC's Uniform External Review model.	Implementation September 23, 2010	Sec 2719 of PHSA Sec 1001 of PPACA