

PROJECT HISTORY - 2005

NEWBORN AND ADOPTED CHILDREN COVERAGE MODEL ACT (#155)

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

This model was identified last year as in need of revision as part of the NAIC model law review initiative. The revisions make the model consistent with HIPAA with respect to the group market requirements for coverage of newborns and newly adopted children while also extending these coverages to the individual market.

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	Vermont
	Kansas	Virginia
	Louisiana	West Virginia

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

The following charge given in January 2004:

Review and revise, as necessary, NAIC model laws and regulations identified as in need of review and revision as a result of the NAIC model law review initiative. Report annually.

4. A general description of the drafting process (e.g., drafted by a subgroup, interested parties, the full group, etc). Include any parties outside the members that participated.

The revisions, and comments received on them, were reviewed and discussed by the task force.

5. A general description of the due process (e.g., exposure periods, public hearings, or any other means by which widespread input from industry, consumers and legislators was solicited).

Each draft of the proposed revisions to the model was circulated to interested parties and posted on the NAIC website. Interested parties were given the opportunity to submit comments. The task force reviewed and considered all comments received.

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

The only controversial issue that was raised was the length of time that a parent should be given to notify the health carrier of a newly born child or newly adopted child. The original model provided for a 31-day notification period. Task force members were concerned that this time frame was too short, and a 60-day notification period was proposed. One task force member suggested having a 1-year notification period for newborn children. After extensive discussion, the task force compromised and approved, for newborns only, a four-month notification period.

7. Any other important information (e.g., amending an accreditation standard).

None.