

**HEALTH CARE REFORM  
NAIC/COMMISSIONER RESPONSIBILITIES  
April 2010**

<b>Issue</b>	<b>Responsibility</b>	<b>Timeline</b>	<b>Citation</b>
Medical Loss Ratio	NAIC to develop report establishing uniform definitions and standardized methodologies for calculating the MLR.	Report by December 31, 2010. Rebate program begins January 1, 2011.	Section 2718 of PHSA Sec 10101 of PPACA
Rate Review	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 PHSA Sec 1003 of PPACA
Standard Definitions, Disclosures and Uniform Summary of Benefits	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 PHSA Sec 1001 of PPACA
Uniform Enrollment	NAIC to submit criteria for uniform enrollment form to be used in Exchanges.	Implementation January 1, 2014	Sec 1311 of PPACA
Individual and Group Market Reforms	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 PHSA Sec 1201 of PPACA
Exchanges	NAIC to consult on regulations establishing Exchanges.	Implementation January 1, 2014. Notification to HHS by January 1, 2013.	Sec 1321 of PPACA
Data Collection by Secretary and the State	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 PHSA Sec 10101 of PPACA
Medigap Reforms	NAIC to amend Medigap model to add cost-sharing to Plans C and F	Adopted December 23, 2010 – Implementation 2015	Sec 3201 of PPACA
Interim Reinsurance Program and Risk Adjustment Mechanism	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

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Uniform Fraud Reporting Form	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
Interstate Compact Standards	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
External Review	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