

Supplemental Guidelines and Long-Term Care Insurance Standards Updates

Item 11 – Group Insurance Board

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Action Needed

ETF recommends the Board approve modifications to the Supplemental Insurance Plan Guidelines and Long-Term Care Insurance Standards for contracts effective for the 2020 plan year.

Supplemental Insurance Status

	2018	2019
 Dental	3 providers 6 plans	1 provider 2 plans
 Vision	2 providers 3 plans	1 provider 1 plan
 AD&D	2 providers	1 provider
 Long-term care	1 provider	none

Proposed Changes

Supplemental Insurance Plan Guidelines (ET-7422)



Detail how an insurer's administrative fee is calculated



Guarantee insurer pays third-party actuarial review fee with proposal



Add a Designation of Confidential and Proprietary Information Form



Align reporting and performance standards with the Group Health Insurance Program when applicable

Proposed Changes

Supplemental Insurance Plan Guidelines (ET-7422)



Set penalties for not meeting reporting and performance standards



Remove unneeded statutory references



Update references from “Annuitants” to “Retirees”



Establish the insurer will submit information to ETF’s data warehouse vendor upon ETF’s request

Proposed Changes

Long-Term Care Insurance Standards (ET-7423)

Establish reporting standards for insurers and penalties if reporting standards are not met



Set timeline for contract negotiations between ETF and insurers



Provide details on how an insurer's administrative fee is calculated



Guarantee insurer pays third-party actuarial review fee with proposal

Proposed Changes

Long-Term Care Insurance Standards (ET-7423)

Require insurer to manage premiums through an automated system for payroll deduction that interfaces with state payroll systems



Make clear that all marketing to members be approved by ETF



Update statute and administrative code references



Add a Designation of Confidential and Proprietary Information Form



Motion Requested

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Questions?

Thank you



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