



## INSURANCE FORM FILING GUIDE

### DISTRICT OF COLUMBIA HEALTH INSURANCE REQUIREMENTS

| Source                                      | Reference                  | Description   |
|---|----------------------------|---|
| DC Official Code                            | §31-2801                   | Access to Emergency Medical Services  |
| DC Official Code                            | §31-2803                   | Emergency Department HIV Screening  |
| DC Official Code                            | §44-302.01<br>(2001 ed.)   | Access to Specialists as Primary Care Providers<br><i>(applicable to HMOs only)</i> |
| DC Official Code                            | §31-4712<br>(2011 ed.)     | Accident and Sickness Policies  |
| DC Title 26<br>Municipal<br>Regulations     | DCMR 26-A211.1             | Advertisement: Accident and Sickness Insurance                                      |
| DC Title 26<br>Municipal<br>Regulations     | DCMR 26-A2618              | Advertisement: Long Term Care<br><i>(Filing Requirements for Advertising)</i>       |
| DC Act 17-0236                              | §16-4401                   | Arbitration Act of 2007   |
| DC Official Code                            | §31-2901                   | Cancer Prevention Statute for Women   |
| DC Official Code                            | §31-2995.01                | Chemotherapy Pill Coverage Act of 2009  |
| DC Official Code                            | §31-2993.01                | Clinical Trials Insurance Coverage Act of 2008                                      |
| DC Official Code                            | §31-2931                   | Colorectal Cancer Screening Insurance   |
| DC Official Code                            | §31-2991                   | Closed (obstetrician/gynecologist) Malpractice Claims                               |
| DC Official Code<br>Administrative<br>Order | §32-732,<br>09-IB-02-05/11 | Continuation of Health Coverage (“Baby COBRA”)                                      |
| DC Official Code                            | §31-2996                   | Dependent Child Health Insurance  |

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| DC Official Code | §31-3001                 | Diabetes Health Insurance Coverage Expansion Act of 2000  |
| DC Official Code | §44-302.03<br>(2001 ed.) | Direct access to qualified specialists for females' health services<br><i>(applicable to HMOs only)</i>   |
| DC Official Code | §31-3011                 | Discontinue of Class of Health Insurance Policies   |
| DC Law 18-0033   | DC Act 18-0084           | Domestic Partnership Judicial Determination of Parentage Amendment Act of 2009  |
| DC Official Code | § 32-701                 | Domestic Partnership Registration/Termination Procedures and Fees Approval Resolution of 2002 & Domestic Partnership Notice Update  |
| DC Official Code | §31-3101                 | Drug Abuse, Alcohol Abuse and Mental Illness Insurance Coverage/Expansion of Substance Abuse and Mental Illness Insurance Coverage Amendment Act of 2006  |
| DC Official Code | §31-3105                 | Drug Abuse, Alcohol Abuse and Mental Illness Insurance Coverage Amendment Act of 2000 (Mental Parity Provisions)  |
| DC Notice        | November 8, 2007         | Drug Exclusion Definition used in Life and Disability Insurance Policies  |
| DC Official Code | §46-401                  | Equal Access to Marriage  |
| DC Official Code | §22-3225.09<br>et seq.   | <b>FRAUD WARNING</b><br><br>Compliance With the Insurance Fraud Prevention and Detection Amendment Act of 1998  |
| DC Official Code | §31-3151                 | Health Benefits Plan Withdrawal from the Market   |
| DC Official Code | §31-3201                 | Health Insurance Claim Forms  |
| DC Official Code | §31-3271                 | Health Insurance Coverage for<br><b>Habilitative Services for Children</b>  |
| DC Notice        | September 17,<br>2010    | Health Insurance for Dependents Act of 2010 (Bill 18-0499)  |
| DC Official Code | §31-3301.1               | Health Insurance Portability and Accountability <ul style="list-style-type: none"> <li>• Guaranteed DC HIPAA individual health benefit plans for eligible individuals</li> <li>• Renewability of current health benefit plans</li> <li>• Availability of health benefit plans by small employers</li> </ul> |

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|--------------------|--|---|
| DC Official Code   | § 31- 3401                             | <p style="text-align: center;"><b>Health Maintenance Organizations</b></p> <p>HMOs are required to “...provide or arrange for basic health care services on a prepaid basis, through insurance or otherwise, except to the extent of reasonable requirements for co-payments of deductibles, or both...” Basic health care services include the following benefits:</p> <ul style="list-style-type: none"> <li>• Preventive care</li> <li>• Emergency care</li> <li>• Inpatient and outpatient hospital and physician care</li> <li>• Diagnostic laboratory and diagnostic and therapeutic radiological services, and</li> <li>• Services mandated under the statutes listed in items 1 through 3.</li> </ul> |
| DC Official Code   | §31-3501                               | Hospital and Medical Services Corporation Regulation  |
| DC Official Code   | §31-3851.01                            | Health Organization Risk Based Capital  |
| DC Bulletin        | Bulletin No. 09-IB-01-10/02            | Implementation of the Domestic Partnership Judicial Determination of Parentage Amendment Act of 2009 & the Jury and Marriage Amendment Act of 2009  |
| DC Bulletin        | §46-401<br>Bulletin No. 10-IB-04-12/17 | Implementation of the Religious Freedom & Civil Marriage Equality Amendment Act of 2009   |
| DC Law 18-0009     | §46-401<br><br>DC Act 18-0070          | Jury and Marriage Amendment Act of 2009   |
| DC Bulletin        | Bulletin No. 06-IB-001-4/14            | Limited Maternity Health Benefit  |
| DC Official Code   | §31-3601                               | Long-Term Care Insurance  |
| DC Notice          | June 2003                              | <p>Medical Necessity/Medically Necessary Definition</p> <p><b><i>Add the following to definition:</i></b> The fact that a Physician may prescribe, authorize or direct a service does not of itself make it <u>Medically Necessary</u> or covered by the Group Policy.</p>  |
| DC Official Code   | §44-301.01                             | Medical Necessity Cases (Grievance and Appeals Procedures)  |
| DC Official Code   | §31-3701 et seq.                       | Medicare Supplement Insurance   |
| United States Code | H.R. 2851                              | Michelle’s Law (Federal Law)  |
| DC Official Code   | §31-3801 & §7-875.01 et seq.           | Newborn Health Insurance/Uniform Child Health Screening Requirements  |

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| DC Official Code   | §44-303.01 et seq.<br>(2001 ed.) | Notification of Health care provider termination; continuance of coverage ( <i>applicable to HMOs only</i> )  |
| DC Bulletin        | Bulletin No.<br>09-IB-05-10/08   | Prohibition of Consideration of Domestic Violence in Life and Health Insurance  |
| DC Official Code   | §31-1601 &<br>DC Law<br>17-0177  | Prohibition of Discrimination in the Provision of Insurance on Basis of HIV/AIDS Test<br><br>(Prohibition of Discrimination on the Basis of Gender Identity and Expression Amendment Act of 2008) |
| DC Official Code   | §31-3161                         | Prohibition on Gender-Based Discrimination in Rate Making   |
| DC Official Code   | §31-3131                         | <b>Prompt Pay</b> - Health Benefits Plans   |
| DC Official Code   | §31-2951                         | Prostate Cancer Screening Insurance Act of 2002   |
| DC Official Code   | §31-4724                         | <b>Psychologists or Optometrists</b><br><br>Access to psychologists or optometrists under group health insurance policy   |
| DC Official Code   | §44-302.01                       | Standing referrals to specialists ( <i>applicable to HMOs only</i> )  |
| DC Bulletin        | Bulletin No.<br>06-IB-004 8/29   | Supplemental Health Policies  |
| DC Official Code   | §31-2231.01                      | Unfair Insurance Trade Practices  |
| DC Bulletin        | 01-IB-007-02/08                  | Update for Limited Benefit Alert  |
| DC Notice          | March 27, 2009                   | Updated Fraud Warning Language  |
| DC Notice          | November 24, 2010                | Use of Discretionary Clauses/Language   |
| United States Code | H.R. 6983                        | Paul Wellstone & Pete Domenici Mental Health Parity and Addiction Equity Act of 2008  |
| DC Official Code   | §31-3831                         | Women's Rights Regarding Certain Health Insurance   |
| DC Bulletin        | Bulletin No.<br>13-IB-01-03/15   | Prohibition of Discrimination Based on Gender Identity  |
| DC Bulletin        | Bulletin No.<br>04-IB-003-6/1    | District of Columbia Life & Health Insurance Guaranty Association Act of 1992   |

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