



Government of the District of Columbia  
Vincent C. Gray, Mayor  
Department of Insurance, Securities and Banking



William P. White  
Commissioner

## 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                                      |

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| 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   |
| DC Official Code                            | §31-3001                     | Diabetes Health Insurance Coverage Expansion Act of 2000   |
| DC Official Code                            | §44-302.03<br><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<br>Amendment Act of 2009  |
| DC Official Code                            | § 32-701                     | Domestic Partnership Registration/Termination Procedures and Fees<br>Approval Resolution of 2002 & Domestic Partnership Notice<br>Update                       |
| DC Official Code                            | §31-3101                     | Drug Abuse, Alcohol Abuse and Mental Illness Insurance<br>Coverage/Expansion of Substance Abuse and Mental Illness<br>Insurance Coverage Amendment Act of 2006 |
| DC Official Code                            | §31-3105                     | Drug Abuse, Alcohol Abuse and Mental Illness Insurance Coverage<br>Amendment Act of 2000 (Mental Parity Provisions)  |
| DC Notice                                   | November 8, 2007             | Drug Exclusion Definition used in Life and Disability Insurance<br>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<br>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   |

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| DC Official Code | §31-3271                                   | Health Insurance Coverage for<br><b>Habilitative Services for Children</b>   |
| DC Notice        | September 17, 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>  |
| DC Official Code | § 31- 3401                                 | <b>Health Maintenance Organizations</b><br>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: <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.<br>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.<br>10--IB-04-12/17 | Implementation of the Religious Freedom & Civil Marriage Equality Amendment Act of 2009  |
| DC Law 18-0009   | §46-401<br>DC Act 18-0070                  | Jury and Marriage Amendment Act of 2009  |

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| DC Bulletin        | Bulletin No.<br>06-IB-001-4/14          | Limited Maternity Health Benefit  |
| DC Official Code   | §31-3601                                | Long-Term Care Insurance  |
| DC Notice          | June 2003                               | Medical Necessity/Medically Necessary Definition<br><br><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. |
| 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 &<br>§7-875.01 et seq.         | Newborn Health Insurance/Uniform Child Health Screening Requirements  |
| DC Official Code   | §44-303.01 et seq.<br><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><br>DC Law<br><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> )  |

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| 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<br>Code | H.R. 6983                      | Paul Wellstone & Pete Domenici Mental Health Parity and<br>Addiction Equity Act of 2008 |
| DC Official Code      | §31-3831                       | Women's Rights Regarding Certain Health Insurance                                       |
| DC Bulletin           | 13-IB-01-03/15                 | Prohibition of Discrimination Based on Gender Identity                                  |

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