

Arkansas Insurance Department

Mike Beebe
Governor



Jay Bradford
Commissioner

January 14, 2014

BULLETIN NO. 1-2014

TO: ALL LICENSED LIFE AND HEALTH INSURERS

FROM: ARKANSAS INSURANCE DEPARTMENT

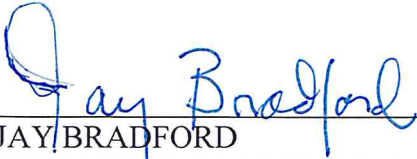
SUBJECT: REQUIREMENT TO PROVIDE ADDITIONAL LANGUAGE TO BE INCLUDED WITH THE DELIVERY OF THEIR INDIVIDUAL POLICIES

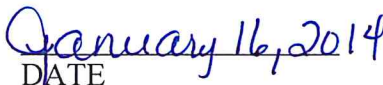
All licensed Life and Health Insurers shall include substantially similar language with the delivery of individual health benefit policies as defined by Ark. Code Ann. §23-61-802 that states:

It is your responsibility to pay any copays, coinsurance or deductible related to any non-essential health benefit despite any participation in a federal or state government run program that offers subsidies or premium assistance. Payments related to non-essential health benefits will not count toward the maximum out of pocket benefit.

Non-essential health benefits must be defined within the notice by each insurer. Additionally, all notices must be set apart by type size, bold, italics or in any other manner as to bring the consumer's attention to the notice.

Questions concerning this Bulletin may be directed to the Compliance Division at 501-371-2800 or send an email to insurance.LnH@arkansas.gov.


JAY BRADFORD
INSURANCE COMMISSIONER
STATE OF ARKANSAS


DATE