EXISTING REQUIREMENTS

• Guaranteed renewal
• Rating
• Preexisting conditions
• Non-discrimination
• Quality improvement and reporting
• Benefit mandates
• Solvency and financial requirements
• Market conduct
• Prompt pay
• Appeals and grievances
• Privacy/Confidentiality
• Licensure/Accreditation
• Antitrust
• Benefit plan material/information
• Consumer protection
• Fraud and abuse

Internal Revenue Service

EXISTING AUTHORITIES

• Enforcement for HIPAA, Mental Health Parity, Genetic nondiscrimination
• Tax provisions

Department of Labor

EXISTING PROGRAMS

• ERISA
• COBRA
• Health care portability
• Privacy, Mental Health Parity, Genetic Nondiscrimination
• Benefit Requirements
• Claims Processing Requirements
• Enforcement Authorities

State Insurance Regulators

Licensure, Accreditation

EXISTING REQUIREMENTS

• Guaranteed renewal
• Rating
• Preexisting conditions
• Non-discrimination
• Quality improvement and reporting
• Benefit mandates
• Solvency and financial requirements
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Federal Employer Plans

Large Employer Self Insured Plan

Large Employer Fully Insured Plan

Small Group

Individual Market

Health and Human Services

EXISTING REQUIREMENTS/PROVISIONS

• HIPAA Benefit Mandates
• HIPAA Privacy/ARRA Privacy
• Mental Health Parity
• Genetic Information Nondiscrimination Act

Prepared by Leading Edge Policy & Strategy, LLC on behalf of the U.S. Chamber of Commerce