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Line(s) of Business

Group Accident Health Stand Alone Dental

Illinois Division of Insurance

Review Requirements Checklist

320 West Washington Street

Springfield, IL 62767-0001

Effective as of ///

Line(s) of Insurance

Large and Small Group Dental Products using either a PPO or an indemnity delivery platform.

Illinois Insurance Code Link	Illinois Compiled Statutes Online		
Illinois Administrative Code Link	Administrative Regulations Online		
Product Coding Matrix	Product Coding Matrix		
REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
		NOTE: These brief summaries do not include all requirements of all laws, regulations, bulletins, or requirements, so review actual law, regulation, bulletin, or requirement for details to ensure that forms are fully compliant before filing with the Department of Insurance.	
FORM FILING REQUIREMENTS	REFERENCE	STANDARDS FOR FILING	LOCATION OF STANDARD IN FILING
Form Filing Requirements for Certificates intended for out-of-state use.	215 ILCS 5/352(c) 50 IL Adm. Code 2021.40	Policies situated in Illinois, but intended for insureds who neither work in nor reside in Illinois, must be filed on an informational basis to claim exemption from Illinois mandates and other required provisions. Insurers not specifically filing under the exemption provided by 215 ILCS 5/352(c) must submit such filings for approval.	
Review Requirements Checklist	Go to Review Requirements Checklists on DOI web site. See next column	Each filing must include a completed Review Requirements Checklist that must contain a completed "Location of Standard in Filing" column for each required element of the filing. Please indicate the proper page # and form # for each entry.	
Cover Letter and Letter of Submission	50 IL Adm. Code 1405.20 (e) 50 IL Adm. Code 2001.30 (a) (3)	In addition to referencing any previously approved form number(s) as required by 50 IL Adm. Code 1405.20(e), those references must also include the filing number and SERFF tracking number (if applicable and	

	50 IL Adm. Code 916.40 (b)	available) for the referenced forms. Letters of submission must generally describe the intent and use of the form being filed and, if applicable, how it will be used with any previously approved form(s).	
GENERAL REQUIREMENTS FOR ALL FILINGS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
Entire Contract	215 ILCS 5/367(2)(a)	The policy, including the application and any amendments and riders, constitutes the entire contract of insurance and no change is valid unless approved by an executive officer of the company and unless such approval be endorsed hereon or attached hereto.	
Time Limit on Certain Defenses	215 ILCS 5/357.3 215 ILCS 5/367(2)	A policy is incontestable two years from the date of issue except for fraudulent misstatements made by the applicant on the application.	
Timely Payment of Claims	215 ILCS 5/357.9	Claims must be paid within 30 days following receipt of written due proof of loss.	
Coordination of Benefits	215 ILCS 5/367(11a &b) 50 IL Adm Code 2009	Based on same premise as NAIC Model with some language variance.	
Dental Care Patient Protection Act	215 ILCS 109/25	The Act requires Managed Care Dental plans to file a written consumer summary information description. The insurer must also file its grievance procedure and its list of participating providers.	
Spousal continuation	215 ILCS 5/367.2	Spousal and dependent continuation rights in case of death, divorce or retirement.	
Dependent continuation	215 ILCS 5/367.2-5	Continuation rights for an insured's dependent child in the event of the death of the insured and the child is not eligible for coverage as a dependent under 215 ILCS 5/367.2.	
Non-Participating Provider Services	215 ILCS 5/356z.2	A notice must be provided to consumers explaining that a larger out-of-pocket expense may occur if non-participating providers are used. Provision must use same language as in statute, but may be modified to suit insurer terminology.	
Assignment of Benefits	215 ILCS 5/370a	No provision of the Illinois Insurance Code, or any other law, prohibits an insured from making an assignment of all or any part of his/her rights and privileges under the policy.	
GENERAL INFORMATION	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	

Civil Unions	Company Bulletin 2011-06	The Religious Freedom Protection Act and Civil Union Act, 750 ILCS 75/, allows both same-sex and different-sex couples to enter into a civil union with all of the obligations, protections, and legal rights that Illinois provides to married heterosexual couples.	
Discretionary Authority	215 ILCS 5/143(1) 50 IL Adm. Code 2001.3	Insurers are not permitted to place discretionary authority language in contracts of accident and health.	
Rate Filings	50 IL Adm. Code 916.40 e) and f)	Rule 916 <u>does not</u> require the filing of Group Rates, except for Credit, Medicare Supplement and Long Term Care, which do need to be filed. Rates also need to be provided for individual accident and health filings.	
HIV/AIDS Questions on Application	215 ILCS 5/143(1)	Questions designed to elicit information regarding AIDS, ARC and HIV must be specifically related to the testing, diagnosis or treatment done by a physician or an appropriately licensed clinical professional acting within the scope of his/her license.	
Use of SSN on ID Cards	815 ILCS 505 2QQ 215 ILCS 138/15	<p>The focus of HB 4712 is on any card required for an individual to access products or services, while SB 2545 is more limited in that it just focuses on insurance cards.</p> <p>HB 4712 prevents a person from:</p> <ul style="list-style-type: none"> Publicly posting or displaying an individual's SSN; Printing an individual's SSN on any card required for the individual to access products or services, however, an entity providing an <u>insurance card</u> must print on the card a unique <u>identification number</u> as required by 215 ILCS 138/15. Being required to transmit an SSN over the Internet to access a web site unless the connection is secure or the SSN is encrypted; Requiring the individual to use his/her SSN to access a web site unless a PIN number or other authentication device is also used; and, Printing an individual's SSN on any materials mailed to an individual unless required by state or federal law. <p>Insurers must comply with both provisions.</p>	
DEPARTMENT POSITIONS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	
Prohibited Terms	215 ILCS 5/143(1) 50 IL Adm. Code 2001.20 h) 2)	Policies may not use terms such as "external" and "violent".	
Intoxication Definition	215 ILCS 5/143(1)	An intoxication definition must be included in the policy if it is listed as an exclusion. A reasonable example would be, "Intoxication means that which is defined and determined by the laws of the jurisdiction where the loss or cause of the loss was incurred."	

