

11 NCAC 12 .1303 POLICY FORMS AND APPROVALS

All carriers must file all health benefit plan policy forms with the Department for approval before they may be used. The following procedures apply to filing those policy forms:

- (1) The filing cover letter shall include a certification by the carrier that specifies that the health benefit plan will be marketed to small employers. Each health benefit plan that will be marketed with payroll deduction shall include this certification.
- (2) Carriers are not required to file new health benefit plan policy forms. Existing policy forms may be brought into compliance with the Act by means of amendments or variable language.

History Note: Authority G.S. 58-2-40(1); 58-50-125(b); 58-51-1;
Temporary Adoption Eff. December 21, 1992 for a period of 180 days or until the permanent rule becomes effective, whichever is sooner;
Eff. April 1, 1993;
Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018.