

CHESTER J. CULVER
GOVERNOR

SUSAN E. VOSS
COMMISSIONER OF INSURANCE

PATTY JUDGE
LT. GOVERNOR

BULLETIN 08-17

To: All insurers delivering, issuing or administering Long-term Care Insurance in Iowa

From: Susan E. Voss, Insurance Commissioner

Re: New Iowa Long-term Care Insurance Independent Review Procedures

Date: December 16, 2008

Iowa recently adopted rules which give guidance to Insurers to implement Iowa's new independent review for benefit triggers for long-term care insurance. There are two initial reporting requirements.

1. Pursuant to Iowa Administrative code Chapter 191-39.51(1), no later than January 1, 2009, each insurer delivering or issuing for delivery long-term care insurance policies in this state on or after July 1, 2008, is directed to provide the commissioner information regarding the contact person for independent review procedures and matters. Please provide the following information in an excel format with each item in its own field.

- last name
- first name
- title
- telephone number
- fax number
- e-mail address

This information and any changes in this information need to be immediately communicated to the commissioner. This information shall be e-mailed to marketregulation@iid.iowa.gov.

2. Pursuant to Iowa Administrative code Chapter 191-39.51(2), no later than March 1, 2009, each insurer shall provide the commissioner a detailed description of the process they have in place to ensure compliance with the requirements of this division and the 2008 Iowa Acts, House File 2694, Section 10 & 11. The description shall include:

- an explanation of how the insurer determines when an insured has qualified for independent review of the benefit trigger decision and the notice the insured receives from the insurer.
- a copy of the notice sent to the insureds who fall within the scope of the law; and
- an explanation of the insurers internal appeal process

This information may be provided in Word or PDF format. This information shall be e-mailed to lrc.review@iid.iowa.gov.

If you have any questions regarding this bulletin, send your questions to: lrc.review@iid.iowa.gov

A handwritten signature in black ink that reads "Susan E. Voss". The signature is written in a cursive style with a large, looping initial 'S'.

Susan E. Voss
Iowa Insurance Division