



ADMINISTRATIVE RULES OF MONTANA

6.6.5050 STATUS OF CARRIERS AS SMALL EMPLOYER CARRIERS - PERMISSION TO REENTER - ANNUAL REPORTING REQUIREMENTS

- (1) In order to enter the small employer market, health insurance carriers must:
 - (a) Have prior approval by the commissioner of at least one basic and one standard health benefit plan for issuance in the small employer market; and
 - (b) Notify the commissioner of:
 - (i) All the carrier's health benefit plans intended for use in the small employer market, and the date of approval of all forms used in connection with those plans; and
 - (ii) The carrier's intent to comply with all provisions of the Small Employer Health Insurance Availability Act, including guaranteed issue requirements for all health benefit plans actively marketed by the carrier.
- (2) Each new carrier applying for a certificate of authority to sell disability insurance in this state shall include with its application a statement whether it intends to operate as a small employer carrier in this state.
- (3) If a small employer carrier opts to discontinue offering a particular type or all group health insurance coverage in the small group market, the provisions of 33-22-524 and 33-22-1810, MCA, apply.
- (4) A carrier that has been prohibited from writing coverage for small employers in this state pursuant to 33-22-1810(1)(g) , MCA, may not resume offering health benefit plans to small employers in this state until the carrier has received permission from the commissioner to reenter the small employer market as a small employer carrier.

Authorizing statute(s): 33-1-313, 33-22-143, 33-22-1822, MCA

Implementing statute(s): 33-22-1802, 33-22-1810, 33-22-1811, 33-22-1812, 33-22-1814, MCA

History: NEW, 1994 MAR p. 1528, Eff. 6/10/94; AMD, 1994 MAR p. 2926, Eff. 11/11/94; AMD, 1995 MAR p. 2127, Eff. 10/13/95; AMD, 1998 MAR p. 1698, Eff. 6/26/98; AMD, 2023 MAR p. 876, Eff. 1/1/24.