

Effective 5/12/2015

31A-2-201.2 Evaluation of health insurance market.

- (1) Each year the commissioner shall:
 - (a) conduct an evaluation of the state's health insurance market;
 - (b) report the findings of the evaluation to the Health and Human Services Interim Committee before October 1 of each year; and
 - (c) publish the findings of the evaluation on the department website.
- (2) The evaluation required by this section shall:
 - (a) analyze the effectiveness of the insurance regulations and statutes in promoting a healthy, competitive health insurance market that meets the needs of the state, and includes an analysis of:
 - (i) the availability and marketing of individual and group products;
 - (ii) rate changes;
 - (iii) coverage and demographic changes;
 - (iv) benefit trends;
 - (v) market share changes; and
 - (vi) accessibility;
 - (b) assess complaint ratios and trends within the health insurance market, which assessment shall include complaint data from the Office of Consumer Health Assistance within the department;
 - (c) contain recommendations for action to improve the overall effectiveness of the health insurance market, administrative rules, and statutes; and
 - (d) include claims loss ratio data for each health insurance company doing business in the state.
- (3) When preparing the evaluation required by this section, the commissioner shall include a report of:
 - (a) the types of health benefit plans sold in the Health Insurance Exchange created in Section 63N-11-104;
 - (b) the number of insurers participating in the defined contribution arrangement health benefit plans in the Health Insurance Exchange; and
 - (c) the number of employers and covered lives in the defined contribution arrangement market in the Health Insurance Exchange.
- (4) When preparing the evaluation and report required by this section, the commissioner may seek the input of insurers, employers, insured persons, providers, and others with an interest in the health insurance market.
- (5) The commissioner may adopt administrative rules for the purpose of collecting the data required by this section, taking into account the business confidentiality of the insurers.
- (6) Records submitted to the commissioner under this section shall be maintained by the commissioner as protected records under Title 63G, Chapter 2, Government Records Access and Management Act.

Amended by Chapter 283, 2015 General Session