

## **RULE IMPACT STATEMENT**

### **1. RULE**

#### **Proposed PERMANENT rules:**

Subchapter 11. Coordination of Benefit Guidelines  
365:10-11-2. Definitions [AMENDED]  
Appendix UU. Policy Holder's Authorization to Release Insurance Policy

Information to Agent of Record [REVOKED]

### **2. PURPOSE**

365:10-11-2 is amended to require coordination between individual and group health insurance products, as well as between group health insurance products, in order to prevent over-insurance of a person's health insurance risk. In turn, this will help keep premiums low for policyholders. Appendix UU is revoked because it is no longer in compliance with the Oklahoma Insurance Code due to a 2013 legislative change to 36 O.S. § 1435.41(A).

### **3. CLASSES AFFECTED:**

A. Life & Health insurers  
B. Consumers

### **4. COST IMPACTS ON PRIVATE OR PUBLIC ENTITIES:**

No information

### **5. CLASSES BENEFITTED:**

A. Life & Health insurers  
B. Consumers

### **6. ECONOMIC IMPACT:**

Unknown

### **7. PROBABLE COST TO AGENCY AND EFFECT ON STATE REVENUES:**

None Anticipated

### **8. SOURCE OF REVENUE:**

Normal yearly budgeted funds

### **9. MEASURES TAKEN TO MINIMIZE COMPLIANCE COSTS:**

None

### **10. EFFECT ON THE PUBLIC HEALTH, SAFETY AND ENVIRONMENT:**

Unknown

### **11. LESS COSTLY/LESS INTRUSIVE METHODS:**

Unknown

### **12. EFFECT ON PUBLIC HEALTH, SAFETY AND ENVIRONMENT IF RULE NOT IMPLEMENTED:**

Unknown

### **13. EFFECT ON SMALL BUSINESS**

Implementation of the proposed rule will not have an adverse effect on small business as provided by the Oklahoma Small Business Regulatory Flexibility Act.

### **14. DATE PREPARED:**

February 3, 2014