

TITLE 365. INSURANCE DEPARTMENT
CHAPTER 45. HEALTH CARE FOR OKLAHOMANS REGULATION

SUBCHAPTER 1. PLAN REQUIREMENTS

365:45-1-1. Standard health benefit plan requirements

(a) The 'standard health benefit plan' defined in Section 4415 of Title 36 of the laws of this state shall:

- (1) Comply with the general rules for individual accident and sickness policies specified in OAC 365:10-5-5(b), 'General Rules';
- (2) Provide benefits at least equivalent to the category of coverage specified in OAC 365:10-5-5(f), 'Major Medical Expense Coverage'; and
- (3) Be guaranteed renewable.

365:45-1-2. Standard health benefit plan disclosure requirements

A standard health benefit plan, must contain the following disclosures.

(1) The disclosure required by Section 4415(B)(2) of Title 36 of the laws of this state shall be located on the first page of the policy or included on a notice affixed to the first page of the policy.

(A) The disclosure shall be printed in bold type in a font size at least two points larger than the other text of the policy.

(B) The disclosure shall recite the statutory language verbatim.

(2) At the time of application, but not later than policy delivery, an insurer providing a standard health benefit plan shall provide the applicant or policyholder with a written disclosure statement that includes the information required by Section 4415(C) of Title 36 of the laws of this state.

(A) An insurer shall retain a signed copy of the disclosure statement referenced in this subparagraph.

(B) Upon renewal of a standard health benefit plan, an insurer shall provide the disclosure statement referenced in this subparagraph and shall request the insured to return a signed copy to the insurer.

(C) Upon request, an insurer shall provide to the Insurance Commissioner a copy of the signed disclosure statement or evidence that the statement was provided to the insured and that the insured was requested to return a signed copy to the insurer.

SUBCHAPTER 3. PRODUCT CERTIFICATION REQUIREMENTS

365:45-3-1. Certification of insurance programs for recommendation by the Health Care for the Uninsured Board

In order to facilitate the Insurance Commissioner's certification of insurance programs to be recommended by the Health Care for the Uninsured Board (HUB), any insurer desiring to have an insurance program certified shall submit information upon forms provided by the Insurance Commissioner.

(1) Both individual and group products may be certified.

(2) Insurance provided pursuant to Sections 6531-6544 of Title 36 of the laws of this state, the "Health Insurance High Risk Pool Act" is deemed certified for recommendation by the HUB.

(3) Insurance for which an individual has qualified for a subsidy under the premium assistance program established in Section 1010.1 of Title 56 of the laws of this state, the Oklahoma Medicaid Program Reform Act of 2003 is deemed certified for recommendation by the HUB.

SUBCHAPTER 5. PRODUCER EDUCATION REQUIREMENTS

365:45-5-1. Training and education requirements for producers to market Health Care for the Uninsured Board (HUB) certified products

(a) Initial and renewal credentialing requirements.

(1) A producer licensed for the accident and health line of insurance may become credentialed to market HUB certified plans in accordance with Section 4602(C)(2) of Title 36 of the laws of this state.

(2) In order to maintain credentials for the HUB program, all producers credentialed to market HUB certified health plans must satisfactorily complete four (4) hours of HUB designated continuing education prior to each biennial license renewal period. Failure to complete the required continuing education shall result in the termination of the producer's HUB credential.

(b) Application, qualifying examination, hours of training required.

(1) Insurance producers who hold an active producer license for the accident and health line of insurance may apply for HUB credentialing by completing and submitting an application specified by the Insurance Commissioner.

(2) Insurance producers must take a credentialing qualifying examination which will determine the number of education hours to be taken by the producer in the credentialing process.

(3) Qualifying examinations shall be provided at locations and times designated by the Insurance Commissioner.

(4) The qualifying examination shall consist of subject matter specified by the Insurance Commissioner. The examination will be closed book meaning no computer or electronic equipment was used by an applicant during the exam for the purposes of seeking information to answer examination questions. Information regarding the subject matter of the exam will be made available on the Insurance Commissioner's official web site

(5) Any producer who scores below 85 percent on the credentialing qualifying examination must take fourteen (14) hours of approved HUB credentialing education consisting of six (6) hours of basic credentialing education, and upon completion, take eight (8) hours of advanced credentialing education. Producers who score 85 percent or above on the qualifying examination shall be required to complete eight (8) hours of advanced credentialing education;

(6) The six (6) hours of basic credentialing education required by paragraph 5 of this section must be taken in a single six (6) hour course. The hours may be taken through the internet or in a classroom environment; correspondence classes will not be approved.

(7) The eight (8) hours of advanced credentialing education required by paragraph 5 of this section must be taken in a single eight (8) hour course and shall only be available in a classroom environment. Internet or correspondence classes will not be approved.

(8) Outlines for the basic and advanced credentialing education courses shall be specified by the Insurance Commissioner.

(9) Credentialing education courses shall be subject to the continuing education course approval requirements specified in OAC 365:10-25-3-1(f).

(10) All education hours taken towards becoming credentialed to market HUB certified plans shall count toward the continuing education requirement set out in Section 1435.29 of Title 36 of the laws of this state and OAC 365:10:25-3-1.

(11) All continuing credentialing education hours required by paragraph (2) of this section must be completed via online or classroom environments; correspondence courses will not be approved.

(c) **Education provider examination administration requirements.** Individuals, providers and entities approved by the Insurance Commissioner to administer the qualifying examination shall attest that the examination was proctored and provided in a secured environment, which means that no computer or electronic equipment will be used by an applicant during the exam for the purposes of seeking information to answer examination questions. Classroom study materials may not be used to complete the examination. Individuals, providers and entities administering the qualifying examination shall keep a copy of the attestation for five (5) years. The attestation shall be made available to the Insurance Commissioner upon request.