



**STATE OF NEW YORK  
INSURANCE DEPARTMENT  
25 BEAVER STREET  
NEW YORK, NEW YORK 10004**

**Circular Letter No. 20 (1999)  
July 13, 1999**

**TO: All Insurers Authorized to Write Accident and Health Insurance, Including Corporations Licensed Under Article 43 of the Insurance Law and Corporations Issued A Certificate of Authority Under Article 44 of the Public Health Law**

**RE: Information Available on the Department's Website Designed to Assist Insurers and HMOs In Making Form and Rate Filings**

In May 1998, the New York State Insurance Department convened a joint Department/Industry working group to discuss ways in which to improve the form and rate filing process applicable to accident and health insurance. The group made the following two recommendations, both of which have been implemented.

The first recommendation of the working group was to add to the Department's website (<http://www.ins.state.ny.us>) the following instructions that the Department had been mailing to Article 43 Corporations and HMOs upon request or when the Department periodically updated the format:

- Instructions and Filing Formats for Subscriber Rate Adjustment Applications Pursuant to Section 4308 (c) of the Insurance Law; and
- Loss Ratio Submission Requirements Pursuant to Section 4308(g).

It was recognized that adding these materials to the website will benefit both the Department and the industry as the latest version of these instructions would be immediately accessible to all Article 43 Corporations and HMOs and the Department can utilize its resources more efficiently.

The second recommendation of the working group was to add to the Department's website the following information to improve the form and initial rate filing process:

- A Quarterly Quality Survey that will allow the industry to have timely and direct input to the Health Bureau's management concerning the form and rate filing process.
- A listing and summary of benefits that must be included in group accident and health insurance contracts or which must be made available, on an optional basis, for purchase by a group policyholder.
- A listing and brief description of the types of groups that may be offered group or blanket accident and health insurance pursuant to the Insurance Law. Separate listings are included for commercial group accident and health insurance under Section 4235, blanket accident and health insurance under Section 4237, and group accident and health insurance offered by non-profit corporations and health maintenance organization under Section 4305.
- A detailed discussion of submission letter requirements for forms and initial rate submissions as outlined in Section 52.33 of Regulation 62 (11 NYCRR 52)
- A copy of the form and codes used by the Bureau to create a computer record of a form submission. Providing this information in the format shown is optional, but is a best practice which will assist in expediting the filing process.

The Department will advise insurers and HMOs as additional forms and information concerning the form and rate filing process

become available on our website.

Very truly yours,

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