

## STATEMENT OF PURPOSE

### RS20259

This proposal amends the Idaho Health Carrier External Review Act to more closely conform to the model external review law developed by the National Association of Insurance Commissioners (NAIC). Idaho's External Review Act provides an opportunity for an independent review when an insurance company denies a health insurance claim. The changes being made expand the types of claims eligible for external review to include denials based on appropriateness, health care setting, level of care and effectiveness. The changes also clarify the definition of an "urgent care request," delete wording that would have permitted the imposition of a fee for external reviews, permits a person to file a request for external review without exhausting the insurer's internal review process if the insurer fails to afford the person a fair opportunity to take advantage of the internal review process, and permits a person to simultaneously file for internal and external review of an urgent care request in certain circumstances. The changes also include some technical corrections. These changes are being made to assure that appeals from health carrier claims in Idaho will be governed by state law and not federal law.

### FISCAL NOTE

There is no fiscal impact.

**Contact:**

**Name:** Shad Priest

**Office:** Department of Insurance

**Phone:** (208) 334-4214