



OFFICE OF INSURANCE AND SAFETY FIRE COMMISSIONER

RALPH T. HUDGENS
COMMISSIONER OF INSURANCE
SAFETY FIRE COMMISSIONER
INDUSTRIAL LOAN COMMISSIONER
COMPTROLLER GENERAL

BULLETIN 11-EX-1

SEVENTH FLOOR, WEST TOWER
FLOYD BUILDING
2 MARTIN LUTHER KING, JR. DRIVE
ATLANTA, GEORGIA 30334
(404) 656-2056
www.oci.ga.gov

TO: LICENSED INSURANCE COMPANIES WRITING SMALL GROUP HEALTH INSURANCE IN THE STATE OF GEORGIA

**FROM: RALPH T. HUDGENS
INSURANCE AND SAFETY FIRE COMMISSIONER**

DATE: JUNE 20, 2011

**RE: SMALL GROUP POOLING RULES;
INSURER REQUIREMENTS TO RESPOND TO POOL RATE, GROUP EXPERIENCE FACTOR AND OTHER RATING FACTOR INFORMATION UPON SMALL GROUP CUSTOMER REQUEST**

It has come to my attention that small group health insurance customers are having difficulty in obtaining their group experience factor and other small group operational information from their respective insurers.

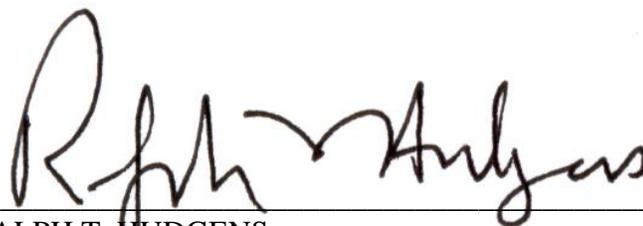
The purpose of this Bulletin is to remind small group health insurance carriers to carefully review and comply with the specific Rule requirements found in Rule 120-2-10-.12(6)(a),(b),(c) and (d) of the Rules and Regulations of the Georgia Insurance Department.

Briefly, this area of the Small Group Pooling and Rating Rule sets out informational requirements for initial rating, annual renewal and potentials for other seasonal small group informational requests by a small group customer. There are specific requirements in 120-2-10-.12(6)(c) which state that an insurer must respond to a customer request for small group pooling and rating documentation information within 10 days of such a request.

Among the related Rule requirements in this area for small group policy language is a notice requirement about such requests. We urge insurers within the small group health market to review their evidences of coverage to ensure that they have complied with the notice requirements regarding requests for information.

We also urge insurers to be responsive to requests from small group customers who ask for this information, and to respond promptly, within 10 days, as required by the Rule.

Our Office stands ready to assist small groups that encounter difficulties or delays from their insurers in this area of small group pooling and rating requirements. We believe insurers will find it is in their best interest to help provide this important, required documentation regularly and as requested. Through compliance, insurers should find that these response and reporting practices are valuable opportunities to help educate their customers about the financial benefits that the concept of pooling small group cases provides to this important, challenging health insurance market.

A handwritten signature in black ink, appearing to read "Ralph T. Hudgens". The signature is written in a cursive style with a large initial "R" and a long, sweeping underline.

RALPH T. HUDGENS
INSURANCE AND SAFETY FIRE COMMISSIONER
STATE OF GEORGIA