

Page 1-line 9 After "(intro)" delete the balance of the line and insert "and (iii), (f), (g)(ii)(A) and (B), (j) and (k)(iv)".

Page 3-After line 17 Insert:

"(iii) Provide internal review and external review procedures for all denied claims as required in this section and disclose all procedures, time lines and requirements for such review procedures in every ~~disability insurance policy~~ health insurance plan and as otherwise required in this section."

Page 4-After line 5 Insert:

"(g) Upon receiving a request for external review, the insurer shall:

(ii) Assign the request to an independent review organization that has been approved by the commissioner for a preliminary review. The insurer shall provide to the independent review organization all documents and information upon which the insurer relied in denying all claims under review. Failure to provide the documents and other information shall not delay the conduct of the external review. The independent review organization shall determine whether:

(A) The claimant is or was a covered person in the ~~disability insurance policy~~ health insurance plan at the time the provision of or payment for medical services, procedures or supplies was requested or provided;

(B) The provision of or payment for medical services, procedures or supplies requested by the claimant reasonably appears to be a covered service under the ~~disability insurance policy~~ health insurance plan, but for the determination by the insurer that the services, procedures or supplies are not a medical necessity;"

Page 4-After line 20 Insert:

"(k) In addition to the documents and information provided pursuant to this section, the independent review organization, to the extent the information is available and the independent

1 review organization considers them appropriate, shall consider
2 the following in reaching its decision:

3

4 (iv) The terms of coverage under the claimant's
5 ~~disability insurance policy~~ health insurance plan";". HARVEY,
6 CHAIRMAN