Links to applicable rules and statutes: [**RSA 415:18 - General Group or Blanket Policy Provisions**](http://www.gencourt.state.nh.us/rsa/html/XXXVII/415/415-18.htm)**;** [**RSA 420-G:2 Definitions**](http://www.gencourt.state.nh.us/rsa/html/XXXVII/420-G/420-G-2.htm)**;** [**Ins 6001.06 - Required Blanket Rule**](http://www.gencourt.state.nh.us/rules/state_agencies/ins6000.html); [**Ins 4106 – Rates**](http://www.gencourt.state.nh.us/rules/state_agencies/ins4100.html)

I. BLANKET ACCIDENT AND HEALTH REQUIREMENTS

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | RULE/STATUTE REFERENCE | CONFIRM FORMS ADHERE TO THE FOLLOWING REQUIREMENTS | YES | N/A |
| Definition - Blanket Accident and Health Insurance | RSA 415:18, I-a | The form of accident and health insurance that is not “health coverage” under RSA 420-G:2, IX, that does not require individual applications from covered persons, and that does not require a carrier to furnish each person with a certificate of coverage. Blanket health coverage shall be issued only to the following groups and cover only the following defined persons in the group |  |  |
| Common Carriers | RSA 415:18, I-a (a) | A common carrier, which shall be deemed the policyholder, and which shall cover a group defined as all or any of the class of persons who may become passengers on such a common carrier. |  |  |
| Employer w/ exceptional hazards | RSA 415:18, I-a (b) | An employer, which shall be deemed the policyholder, and which shall cover all employees or any subset of employees defined solely by reference to exceptional hazards incident to such employment. |  |  |
| Volunteer first responder groups | RSA 415:18, I-a (c) | A volunteer fire department, first aid, or other such volunteer group, which shall be deemed the policyholder, and which shall cover all the members of such department or group. |  |  |
| Sports team | RSA 415:18, I-a (d) | A sports team or camp, which team or camp shall be deemed the policyholder and which shall cover all members or campers |  |  |
| Schools | RSA 415:18, I-a (f) | A school, institution of higher education, or other educational organization, which shall be deemed the policyholder and which shall cover all persons who are students, employees, or unpaid volunteers performing services for the policyholder. |  |  |
| Definition - Health Coverage | RSA 420-G:2, IX\* | “Health coverage” means any hospital or medical expense incurred policy or certificate, nonprofit health services corporation subscriber contract, or health maintenance organization subscriber contract and any other health insurance plan or health benefit plan. For the purposes of this chapter, health coverage does not include:  (a) Accident-only or disability income insurance…  \*See RSA 420-G:2, IX for full list. |  |  |
| Rates - General Requirements | Ins 4106.04 | Rate submission complies with Ins 4106.04 |  |  |
| Rates – Blanket definition and specific requirements | Ins 4106.03 (d) | Blanket accident and health insurance means that form of accident and health insurance: |  |  |
|  | Ins 4106.03 (d) (1) | Not requiring individual applications from covered persons |  |  |
|  | Ins 4106.03 (d) (2) | Not requiring a carrier to furnish each person with a certificate of coverage |  |  |
|  | Ins 4106.03 (d) (3) | Not constituting health coverage as that term is defined in RSA 420-G:2, IX; and |  |  |
|  | Ins 4106.03 (d) (4) | Covering special groups of persons as enumerated in one of the following: |  |  |
|  | Ins 4106.03 (d)(4) a. | Under a policy issued to any common carrier, which shall be deemed the policyholder, covering a group defined as all or any class of persons who may become passengers on such common carrier; |  |  |
|  | Ins 4106.03 (d)(4) b. | Under a policy issued to an employer, who shall be deemed the policyholder, covering all employees or any group of employees defined solely by reference to exceptional hazards incident to such employment; and |  |  |
|  | Ins 4106.03 (d)(4) c. | Under a policy issued to a college, school, or other institution of learning, or to the head or principal thereof, who or which are deemed the policyholder, covering students |  |  |
| Required Provisions | RSA 415-18, I-b | Benefits are not assignable to a health care provider. |  |  |
|  | Ins 6001.06 (8) | The required provisions for blanket accident and health insurance policies shall be those established in RSA 415:18 and additional requirements as follows: |  |  |
|  | Ins 6001.06 (8) a.\* | An individual certificate shall not be issued to the person or persons who may receive benefits under group blanket accident and health coverage; and  2. A person or persons who receive benefits under blanket policy shall not contribute directly to the premium payment for the policy.  \* Except as provided in Ins 6001.06 (8) b. |  |  |

II. COMMENTS: