

MODEL REGULATION TO IMPLEMENT THE SUPPLEMENTARY AND SHORT-TERM HEALTH INSURANCE MINIMUM STANDARDS MODEL ACT

What are the state pages?

This chart is intended to provide readers with additional information to more easily access state statutes, regulations, bulletins or administrative rulings related to the NAIC model. Such guidance provides readers with a starting point from which they may review how each state has addressed the model and the topic being covered. The NAIC Legal Division has reviewed each state's activity in this area and has determined whether the citation most appropriately fits in the Model Adoption column, Previous Version column, or Related Activity column based on the definitions listed in the key below. The NAIC's interpretation may or may not be shared by the individual states or by interested readers.

How do you use them?

States and territories are listed alphabetically in the chart. Locate the state or territory you are interested in, and depending on which column the citation falls under, you will know whether the NAIC Legal Division has deemed a state's law to be adoption of a model or not. To perform further research, use the citations to locate state laws.

Who do I speak to if I have questions?

If you have questions or believe information related to a state should be updated, please contact Jennifer Neuerburg at jneuerburg@naic.org.

Disclaimer: This chart does not constitute a formal legal opinion by the NAIC staff on the provisions of state law and should not be relied upon as such. Nor does this state page reflect a determination as to whether a state meets any applicable accreditation standards. Every effort has been made to provide correct and accurate summaries to assist readers in locating useful information. Readers should consult state law for further details and for the most current information.

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STATE PAGE KEY:

MODEL ADOPTION: States that have citations identified in this column adopted the most recent version of the NAIC model in a **substantially similar manner**. This requires states to adopt the model in its entirety but does allow for variations in style and format. States that have adopted portions of the current NAIC model will be included in this column with an explanatory note.

PREVIOUS VERSION: States that have citations identified in this column (and nothing listed in the Model Adoption column) have enacted an older version of the model but have **not** adopted the most recent version of the NAIC model.

RELATED ACTIVITY: Examples of Related Activity include but are not limited to statutes or regulations addressing the same subject matter, or other administrative guidance such as bulletins and notices. States that have citations identified in this column (and nothing listed in the Model Adoption column) have **not** adopted the most recent version of the NAIC model in a **substantially similar manner**.

NO CURRENT ACTIVITY: No state activity on the topic as of the date of the most recent update. This includes states that have repealed legislation as well as states that have never adopted legislation.

NAIC MEMBER	MODEL ADOPTION	PREVIOUS VERSION	RELATED ACTIVITY
Alabama	NO CURRENT ACTIVITY		
Alaska	NO CURRENT ACTIVITY		
American Samoa	NO CURRENT ACTIVITY		
Arizona	NO CURRENT ACTIVITY		SB 1109 (2019).
Arkansas		ARK. ADMIN. CODE 054.00.18-1 to 054.00.18-10 (2003).	
California		CAL. CODE REGS. tit. 10, §§ 2540 to 2540.8 (1976).	CAL. CODE REGS. tit. 10, §§ 2220.19 to 2220.31 (1972).
Colorado	NO CURRENT ACTIVITY		
Connecticut		CONN. AGENCIES REGS §§ 38a-505-1 to 38a-505-13 (1979/2013).	HB 5521 (2016).

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NAIC MEMBER	MODEL ADOPTION	PREVIOUS VERSION	RELATED ACTIVITY
Delaware			DEL. CODE ANN. tit. 18, §§ 3601 to 3613 (2013). 18 Del. Admin. Code §§ 1320-1.0 to 1320-9.0 (2019).
District of Columbia	NO CURRENT ACTIVITY		DC ST § 31-3303.13d (2019).
Florida		FLA. ADMIN. CODE ANN. r. 69O-154.102 to 69O-154.107 (1975/2003) (portions of model).	FLA. STAT § 627.6525 (2024).
Georgia	NO CURRENT ACTIVITY		
Guam	NO CURRENT ACTIVITY		
Hawaii			HAWAII REV. STAT. § 431:10A- 605 (2024).
Idaho			IDAHO ADMIN. CODE r. 18.04.08.012 to 18.04.08.029 (2019). IDAHO ADMIN. CODE R. 18.04.15.000 to 18.04.15.040 (2022).
Illinois		ILL. ADMIN. CODE tit. 50, §§ 2007.10 to 2007.100 (1978/2014) (portions of model).	HB 2499 (2025).
Indiana			HB 1631(2019).
Iowa		IOWA ADMIN. CODE r. 191-36.1 to 191-36.12 (1981/2007/2019).	
Kansas			KAN. ADMIN. REGS. §§ 40-4-22 to 40-4-33 (1975/1986).

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Kentucky	NO CURRENT ACTIVITY		
Louisiana	NO CURRENT ACTIVITY		
Maine		02-031 CODE ME. R. ch. 755 (2004).	24-A M.R.S. § 2849-B(8) (2020).
Maryland	NO CURRENT ACTIVITY		
Massachusetts		211 MASS. CODE REGS. 42.01 to 42.11 (1974/2003) (portions of model).	
Michigan	NO CURRENT ACTIVITY		
Minnesota	NO CURRENT ACTIVITY		
Mississippi	NO CURRENT ACTIVITY		
Missouri	NO CURRENT ACTIVITY		
Montana	NO CURRENT ACTIVITY		
Nebraska	NO CURRENT ACTIVITY		
Nevada	NO CURRENT ACTIVITY		
New Hampshire		N.H. Admin. Code § Ins 7001.01 to 7001.12 (2019). (portions of the model).	N.H. CODE ADMIN. R. ANN. INS. 1902.07 (2006) (medicare).
New Jersey		N.J. ADMIN. CODE §§ 11:4-16.1 to 11:4-16.11 (1981/2012/2019).	
New Mexico	NO CURRENT ACTIVITY		NM STAT § 59A-23G-3 (2024).

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New York		N.Y. COMP. CODES R. & REGS. tit. 11, §§ 52.1 to 52.17; §§ 52.54. to 52.63 (Regulation 62) (1983/2008/2018) (portions of model).	
North Carolina	NO CURRENT ACTIVITY		
North Dakota			BULLETIN 2018-2 (2018).
Northern Marianas	NO CURRENT ACTIVITY		
Ohio	NO CURRENT ACTIVITY		
Oklahoma		OKLA. ADMIN. CODE §§ 365:10-5-1 to 365:10-5-8 (1981/2005/2011).	
Oregon	NO CURRENT ACTIVITY		
Pennsylvania		31 PA. CODE §§ 88.131 to 88.195 (1982/1989).	
Puerto Rico	NO CURRENT ACTIVITY		
Rhode Island			230 R.I. CODE R. 20-30-1.1 to 20-30-1.15 (2001/2022).
South Carolina		S.C. CODE ANN. REGS. 69-34 (1981/1989).	
South Dakota	NO CURRENT ACTIVITY		
Tennessee	NO CURRENT ACTIVITY		
Texas		TEX. ADMIN. CODE §§ 3.3001 to 3.3111 (1977/1997/2024).	TEX. ADMIN. CODE § 3.3602 (2020).

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Utah		UTAH ADMIN. CODE r. 590-126 (1989/2009/2019) (also applies to long-term care and Medicare supplement policies).	UTAH ADMIN. CODE r. 590-286 (2021).
Vermont		4-3 VT. CODE R. § 8 (1980).	8 V.S.A. § 4084a (2018).
Virgin Islands	NO CURRENT ACTIVITY		
Virginia			14 V.A.C. 5-120; 5-135; 5-140; 5-141 (2023).
Washington		WASH. ADMIN. CODE 284-50-300 to 284-50-435 (1977/1987).	
West Virginia		W. VA. CODE R. §§ 114-12-1 to 114-12-8 (1974/1999); §§ 114-39-1 to 114-39-10 (1994/2003) (group).	
Wisconsin			WIS. ADMIN. CODE INS. § 3.13 (1982/2009/2020); § 3.28 (1974/1999); § 3.29 (1974/2009/2020).
Wyoming	NO CURRENT ACTIVITY		