

INDIVIDUAL MARKET HEALTH INSURANCE COVERAGE 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.

INDIVIDUAL MARKET HEALTH INSURANCE COVERAGE MODEL ACT**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			AS § 21.56.120 (2016)
American Samoa	NO CURRENT ACTIVITY		
Arizona	NO CURRENT ACTIVITY		
Arkansas	NO CURRENT ACTIVITY		
California			CAL. INS. CODE § 10965.3 (2013/2019).
Colorado	NO CURRENT ACTIVITY		C.R.S.A. § 10-16-107 (2023).
Connecticut	NO CURRENT ACTIVITY		
Delaware			DEL. CODE ANN. tit. 18, §§ 3601 to 3613 (1983/2019).
District of Columbia	NO CURRENT ACTIVITY		

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NAIC MEMBER	MODEL ADOPTION	PREVIOUS VERSION	RELATED ACTIVITY
Florida	NO CURRENT ACTIVITY		
Georgia	NO CURRENT ACTIVITY		
Guam	NO CURRENT ACTIVITY		
Hawaii	NO CURRENT ACTIVITY		
Idaho			IDAHO CODE ANN. §§ 41-5201 to 41-5214 (1994/2019).
Illinois	NO CURRENT ACTIVITY		
Indiana	NO CURRENT ACTIVITY		
Iowa			IOWA CODE ANN. §§ 513C.1 to 513C.12 (1995/2017).
Kansas	NO CURRENT ACTIVITY		
Kentucky			KY. REV. STAT. ANN. § 304.17A-230 (1998/2010) (prohibition against pre-existing condition and genetic information).
Louisiana			LSA-R.S. 22:1091-99 (2014).
Maine	NO CURRENT ACTIVITY		
Maryland	NO CURRENT ACTIVITY		
Massachusetts	NO CURRENT ACTIVITY		
Michigan	NO CURRENT ACTIVITY		
Minnesota			MINN. STAT. ANN. § 62A.65 (1992/2013).

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NAIC MEMBER	MODEL ADOPTION	PREVIOUS VERSION	RELATED 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. REV. STAT. § 420-G:4 (2019).
New Jersey	NO CURRENT ACTIVITY		
New Mexico	NO CURRENT ACTIVITY		
New York	NO CURRENT ACTIVITY		
North Carolina			N.C.G.S.A. § 58-50-130 (2019).
North Dakota			N.D. Cent. Code § 26.1-36.3-04 (2014).
Northern Marianas	NO CURRENT ACTIVITY		
Ohio	NO CURRENT ACTIVITY		
Oklahoma	NO CURRENT ACTIVITY		
Oregon			BULLETIN 2013-1 (2013).
Pennsylvania	NO CURRENT ACTIVITY		
Puerto Rico			26 L.P.R.A. § 9125 (2018)
Rhode Island	NO CURRENT ACTIVITY		GEN. LAWS 1956, § 27-50-5 (2023).

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NAIC MEMBER	MODEL ADOPTION	PREVIOUS VERSION	RELATED ACTIVITY
South Carolina	NO CURRENT ACTIVITY		
South Dakota			S.D. ADMIN. R. 20:06:39:43 to 20:06:39:57 (2010/2013) (genetic testing restrictions and guaranteed availability).
Tennessee	NO CURRENT ACTIVITY		
Texas	NO CURRENT ACTIVITY		
Utah			UTAH ADMIN. CODE r. 590-266 (2012/2018).
Vermont	NO CURRENT ACTIVITY		
Virgin Islands	NO CURRENT ACTIVITY		
Virginia			VA CODE ANN. § 38.2-3447 (2023).
Washington			West's RCWA 48.46.066 (2010).
West Virginia	NO CURRENT ACTIVITY		
Wisconsin	NO CURRENT ACTIVITY		
Wyoming	NO CURRENT ACTIVITY		