

Proposed reorganization of Title 8, chapter 107 in H.95/S.30

Subchapter 1: General Provisions
4011-4025

Subchapter 2: Policy Forms and Filing Requirements
4026-4038

Subchapter 3: Group coverage
4041-4043

Subchapter 4: Continuation and Conversion of Group Health Insurance Policies
4047a-4047c

Subchapter 5: Group Health Insurance Termination and Replacement
4048a-4048e

Subchapter 6: Other Forms of Coverage
4051-4053

Subchapter 7: Child and Dependent Coverage
4057-4060

Subchapter 8: Internal and External Reviews
4063-4064

Subchapter 9: Required Covered Benefits
4067-4084

Subchapter 10: Prescription Drug Coverage
4091-4093

Subchapter 11: Prevention and Treatment of Cancer
4095a-4095f

Subchapter 12: Service Delivery and Treatment Modalities
4098a-4098e

Added?	Topic/Section heading	Current	Proposed	Notes
Y	Definition(s) for chapter	§ 4061	§ 4011	General Provisions; Added definitions of health care services, health insurance, health insurer, insured, major medical insurance
Y	Filing and approval of policy forms and premiums	§ 4062	4026	Policy forms; filing
Y	Filing fees	§ 4062a	4027	Policy forms; filing
Y	Medicare supplemental health insurance	§ 4062b	4051	Combined with 4080e; Other forms of coverage
Y	Compliance with federal law	§ 4062c	4012	General provisions
--	Repealed. 2011, No. 171 (Adj. Sess.), § 41.	§ 4062d		
Y	Compliance with Medicaid recovery provisions	§ 4062e	4024	Combined with 4080d; General provisions
Y	Discretionary clauses prohibited	§ 4062f	4033	Policy forms; filing
Y	Form and contents of policy	§ 4063	4028	Policy forms; filing
Y	Coverage for civil unions	§ 4063a	4059	Children/dependent coverage
Y	Coverage for employees of an employer domiciled outside Vermont	§ 4063b	4060	Children/dependent coverage
Y	Provisions applying to policies delivered in another state	§ 4064	4023	General Provisions
Y	Required standard policy provisions	§ 4065	4029	Policy forms; filing
Y	Optional standard policy provisions	§ 4066	4030	Policy forms; filing
Y	Omission of inapplicable or inconsistent standard provisions	§ 4067	4031	Policy forms; filing
Y	Order of standard policy provisions	§ 4068	4032	Policy forms; filing
Y	Third party ownership	§ 4069	4018	General Provisions
Y	Requirements of other jurisdictions	§ 4070	4034	Policy forms; filing
Y	Regulations on filing policies	§ 4071	4038	Renamed “Rulemaking”; Policy forms; filing
Y	Nonconforming policies	§ 4072	4036	Policy forms; filing
Y	Applications for insurance	§ 4073	4037	Policy forms; filing
Y	Notice as waiver	§ 4074	4019	General provisions
Y	Age limits	§ 4075	4020	General provisions
Y	Policies not affected	§ 4076	4035	Policy forms; filing
Y	Termination; comprehensive major medical policies; grace period	§ 4077	4021	Combined w/ § 4089h; General provisions
--	Repealed. 2011, No. 171 (Adj. Sess.), § 41.	§ 4078		

Added?	Topic/Section heading	Current	Proposed	Notes
Y	Group insurance policies; definitions	§ 4079	4041	Group coverage
Y	Association health plans	§ 4079a	4043	Group coverage
Y	Required policy provisions	§ 4080	4042	Group coverage
--	Repealed. 2011, No. 171 (Adj. Sess.), § 41, effective January 1, 2014.	§§ 4080a-4080c		
Y	Coordination of insurance coverage with Medicaid	§ 4080d	4024	Combined with 4062e; General Provisions
Y	Medicare supplemental health insurance policies; community rating; disability	§ 4080e	4051	Combined with 4062b; Other forms of coverage
--	Repealed. 2013, No. 79, § 52, eff. January 1, 2014.	§ 4080f		
--	Grandfathered plans	§ 4080g		Deleted as obsolete per DFR
Y	Blanket health insurance	§ 4081	4052	Combined with 4082; Other forms of coverage
Y	Blanket insurance; policy contents	§ 4082	4052	Combined with 4081; Other forms of coverage
Y	Discrimination prohibited	§ 4083	4013	General provisions
Y	Advertising practices	§ 4084	4014	General provisions
Y	Short-term, limited-duration health insurance	§ 4084a	4053	Other forms of coverage
Y	Rebates and commissions prohibited for nongroup and small group policies and plans offered through the Vermont Health Benefit Exchange	§ 4085	4022	General provisions
Y	Rebates prohibited for group insurance policies	§ 4085a	4022a	General Provisions
Y	Exemption from attachment and trustee process	§ 4086	4017	General provisions
Y	Penalties for violations	§ 4087	4015	General provisions
Y	Appeal	§ 4088	4016	General provisions
Y	Chiropractic services	§ 4088a	4068	Mandates
	Clinical trials for cancer patients	§ 4088b	4095e	Cancer prevention/treatment
	Chemotherapy treatment	§ 4088c	4095d	Combined with § 4100h (oral chemotherapy); Cancer prevention/treatment
	Coverage for covered services provided by naturopathic physicians	§ 4088d	4098c	Service delivery/treatment modalities
Y	Notice of preferred drug list changes	§ 4088e	4092	Combined with 4089i; Prescription drugs

Added?	Topic/Section heading	Current	Proposed	Notes
Y	Prosthetic parity	§ 4088f	4069	Mandates
	Coverage for covered services provided by athletic trainers	§ 4088g	4098d	Service delivery/treatment modalities
Y	Health insurance and the Blueprint for Health	§ 4088h	4025	General provisions
Y	Coverage for diagnosis and treatment of early childhood developmental disorders	§ 4088i	4082	Mandates
	Choice of providers for vision care and medical eye care services	§ 4088j	4098e	Service delivery/treatment modalities
Y	Physical therapy co-payments for certain plans	§ 4088k	4084	Mandates
Y	Coverage for hearing aids	§ 4088l	4070	Mandates
Y	Coverage for gender-affirming health care services	§ 4088m	4071	Mandates
--	Services for victims of sexual assault	§ 4089	4083	Mandates
Y	Mental health care services review	§ 4089a	4064	Internal and external reviews
Y	Health insurance coverage, mental health, and substance use disorder	§ 4089b	4072	Mandates
Y	Diabetes treatment	§ 4089c	4073	Mandates
Y	Coverage; dependent children	§ 4089d	4057	Coverage of children; combined w/4092, 4100b(c), 4100c, 4100d
Y	Treatment of inherited metabolic diseases	§ 4089e	4074	Mandates
Y	Independent external review of health care service decisions	§ 4089f	4063	Internal and external reviews
Y	Craniofacial disorders	§ 4089g	4075	Mandates
Y	Cancellation or nonrenewal of health insurance coverage	§ 4089h	Added to 4021	Combined with termination of major medical from former § 4077
Y	Prescription drug coverage	§ 4089i	4092	Prescription drugs
Y	Retail pharmacies; filling of prescriptions	§ 4089j	4093	Prescription drugs
--	Repealed. 2013, No. 73, § 51.	§§ 4089k, 4098l		
--	Repealed. 2013, No. 73, § 54, eff. July 1, 2013.	§ 4089l		
--	Subchapter 1A: Health Care Ombudsman			
--	Repealed. 2015, No. 97 (Adj. Sess.), § 87(2).	§ 4089v		
--	Repealed. 2013, No. 79, § 52, eff. January 1, 2014.	§ 4089w		
--	Redesignated.	§ 4090		

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--	Subchapter 2: Continuation and Conversion of Group Health Insurance Policies			Kept as own subchapter
Y	Continuation of group	§ 4090a	4047a	
Y	Continuation; notice; terms	§ 4090b	4047b	
Y	Termination of coverage	§ 4090c	4047c	
--	Right of conversion	§ 4090d		Omitted; not applicable per DFR
--	Conversion; notice; terms	§ 4090e		Omitted; not applicable per DFR
--	Exemptions; termination	§ 4090f		Omitted; not applicable per DFR
--	Options required	§ 4090g		Omitted; not applicable per DFR
--	Subchapter 3: Group Health Insurance Termination and Replacement			Kept as own subchapter
Y	Definitions	§ 4091a	4048a	Combined with 4091b
Y	Policies and contracts covered	§ 4091b	4048a	Combined with 4091a
Y	Termination for nonpayment of premium or subscription charges	§ 4091c	4048b	
Y	Notice of termination	§ 4091d	4048c	
Y	Extension of benefits	§ 4091e	4048d	
Y	Replacement coverage	§ 4091f	4048e	
--	Subchapter 4: Newborn Infants			
Y	Newborn infants; coverage	§ 4092	4057	Combine with 4089d, 4100c, 4100d; Children/dependents
--	Subchapter 5: Home Health Services			
Y	Definitions	§ 4095	4076	Combined with 4096; Mandates
Y	Home health care; insurance	§ 4096	4076	Combined with 4095; Mandates
--	Subchapter 6: Alcoholism			
--	Repealed. 1997, No. 25, § 5, effective May 28, 1997.	§§ 4097-4099b		
--	Subchapter 6A: Reproductive Health			
Y	Reproductive health equity in health insurance coverage	§ 4099c	4077	Mandates
Y	Midwifery coverage; home births	§ 4099d	4078	Mandates
Y	Coverage for abortion and abortion-related services	§ 4099e	4079	Mandates
--	Repealed. 2015, No. 97 (Adj. Sess.), § 87(4)	§ 4099b.1		
--	Subchapter 7: Mammograms			
Y	Mammograms; coverage required	§ 4100a	4095b	Cancer prevention/treatment
--	Subchapter 8: Children			
Y	Coverage of children	§ 4100b	4058	Standalone section re medical support orders; Children/dependents

Added?	Topic/Section heading	Current	Proposed	Notes
Y	Adopted child coverage	§ 4100c	4057	Combined with 4089d, 4092, 4100d; Children/dependents
Y	Child vaccine benefits	§ 4100d	4057	Combined with 4089d, 4092, 4100c; Children/dependents
--	Subchapter 9: Off-Label Use of Prescription Drugs for Cancer			
Y	Required coverage for off-label use	§ 4100e	4095f	Cancer prevention/treatment
--	Subchapter 10: Prostate and Colorectal Cancer Screening; Coverage Required			
Y	Prostate screenings; coverage required	§ 4100f	4095c	Cancer prevention/treatment
Y	Colorectal cancer screening, coverage required	§ 4100g	4095a	Cancer prevention/treatment
--	Subchapter 11: Orally Administered Anticancer Medication			
Y	Orally administered anticancer medication; coverage required	§ 4100h	4095d	Combined w/ 4088c (chemotherapy); Cancer prevention/treatment
--	Subchapter 12: Coverage for Dental Procedures			
Y	Anesthesia coverage for certain dental procedures	§ 4100i	4080	Mandates
--	Subchapter 13: Tobacco Cessation			
Y	Coverage for tobacco cessation programs	§ 4100j	4081	Mandates
--	Subchapter 14: Telehealth			
Y	Coverage of health care services delivered through telemedicine and by store-and-forward means	§ 4100k	4098a	Service delivery/treatment modalities
Y	Coverage of health care services delivered by audio-only telephone	§ 4100l	4098b	Service delivery/treatment modalities