



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

REMINDER

DATE: June 20, 2008

TO: All Carriers offering Student Accident and/or Student Accident and Sickness Plans in Connecticut

SUBJECT: Clarification of the Application of Coordination of Benefits (COB) Provision when it pertains to Student Plans in Connecticut

In response to recent complaints received in our Consumer Affairs Division we wish to reiterate the following information regarding the application of a COB or excess provision within a Student accident and/or Student accident and sickness plan.

Student accident and/or student accident and sickness health insurance plans may be treated as group or individual. When the coverage is mandatory for all students and there is no identifiable charge to the student or parent, the plan will be treated as group insurance and fall within the group statutes. When there is any identifiable charge to either the parent or student for the coverage, the plan is considered individual and COB is not permitted.

The Department wishes to make clear and re-emphasize that in instances where there is a tuition differential should the individual demonstrate that they have other coverage and opt out of this plan that this constitutes an identifiable charge.

Any individual or group plans are prohibited from applying any coordination of benefits against these policies, pursuant to Insurance Department Regulation §38a-480-3 and §38a-480-4. Should the plan fall into the individual category the plan is also prohibited from reducing benefits, pursuant to Insurance Department Bulletin S-1a.

Should a carrier have a third party administrator handle the administration of this plan, the carrier will be held responsible for any failure to comply with the state statutes, regulations or bulletins.

All forms including policies, certificates/brochures, applications, and riders or amendments must be filed and approved by this Department prior to use, pursuant to, C.G.S §38a-481 or §38a-513..

All filings are subject to readability certification as outlined in Insurance Department Bulletin PF-12. Filings should be submitted in accordance with Bulletins PF-1, PF-4, and PF-8. Inclusion of any appropriate filing fee, if applicable, is also required, pursuant to, C.G.S §12-211.

Should you have any questions concerning this notice please contact the Connecticut Insurance Department, Consumer Affairs Division.

State of Connecticut, Insurance Department
Consumer Affairs Division
PO Box 816
Hartford, CT 06142-0816
Telephone: (860) 297-3900
Fax: (860) 297-3872
Email: ctinsdept.consumeraffairs@ct.gov