

Group and Individual Health Supplemental Coverage Checklist

Use this checklist:

- When reviewing group or individual health supplemental products or policies.
- To ensure the product or policy meets requirements as listed in the Texas Insurance Code (TIC), the Texas Administrative Code (TAC), department guidelines, and other laws.
- Policies must also satisfy the "[Group Health Product Requirements](#)" or the "[Individual Health Product Requirements](#)" checklist, as applicable.
- Refer to the appropriate checklist for any type of coverage that is being filed as supplemental coverage (for example, First Diagnosis, etc.).
- To enter the page number or reference location in the "Page" field.

Supplemental Coverage

Page _____ : Supplemental coverage is a policy which may be issued only to supplement in-force policies of individual and group accident and sickness insurance, employee benefit plans, hospital, medical, dental service organization subscriber contracts, any state or federally sponsored coverage, and health maintenance organization contracts - [28 TAC Section 3.3080](#).

Page _____ : Documentation within the filing must make clear that the policy will only be marketed and issued as supplemental coverage - [28 TAC Section 3.3080](#).

Individual Health Supplemental Coverage Only

Outline of Coverage

Page _____ : Outline of coverage shall include certain text in the proper format - [28 TAC Section 3.3091\(b\)](#) and [Section 3.3093\(9\)](#).

Prohibited Practices – Individual and Group

Page _____ : May not consider a determination that the applicant has or has not previously been denied health benefit plan coverage in underwriting the coverage for which the applicant has applied - [TIC Section 544.502](#).

Page _____ : Prohibition on forced organ harvesting – An issuer may not cover a transplant or post-transplant care if the transplant was performed in China, or another country known to have participated in forced organ harvesting. Also, an issuer may not cover a transplant for which the

organ to be transplanted was procured by sale or donation originating in China or another country known to have participated in forced organ harvesting; in addition, this prohibition against coverage for post-transplant care. [TIC Section 1380.003](#)

Page _____ : Prescription drug coverage for autoimmune diseases and blood disorders – An issuer may not require an enrollee to receive more than one prior authorization annually for prescription drugs prescribed to treat an autoimmune disease, hemophilia, or Von Willebrand disease. [TIC Section 1369.654](#)