

LIFE & HEALTH

Advisory Memorandum

To: All Insurers of Health Benefit Plans¹ in the Individual Comprehensive Health Insurance Market

From: Life and Health Division

Date: March 18, 2013

Re: **NCGS 58-3-276. Notice Relating to the North Carolina Health Insurance Risk Pool.**

Earlier this year the North Carolina Health Insurance Risk Pool (the “Pool”), also known as Inclusive Health, announced that it was ceasing acceptance of applications for coverage in the Pool as of February 1, 2013 except for some limited special eligibility cases². Since individuals who are eligible for the Pool under G.S. 58-50-195(a)(1) and (a)(2) are no longer accepted for coverage, the need for insurers to provide the notice found in G.S. 58-3-276 is eliminated.

Therefore, effectively immediately, insurers are no longer required to provide the notice required by G.S. 58-3-276.

Note that this memorandum has no impact upon the requirement to provide an Adverse Underwriting Decision Notice pursuant to G.S. 58-39-55 for which the insurer must have the Department approval of its template notice as required in subsection (a).

Please contact Jean Holliday at jean.holliday@ncdoi.gov or 919-700-5060, x346 if you have any questions about this matter.

¹ Health benefit plan as defined in NCGS 58-3-167

² Individuals eligible for the pool through NCGS 58-50-195(a)(5) and 58-50-195(a)(6)