



Wisconsin Insurance News

Issue 1 - Winter 2011

Commissioner's Note

By Ted Nickel, Commissioner of Insurance



It was an honor to be selected by Governor Walker for the challenging role of Commissioner of Insurance. It has been quite a learning

experience to see all that goes into the regulation of insurance in Wisconsin. It is a complex process, and it takes a dedicated group of professionals to make sure that the agency completes its mission.

I've spent these first few weeks here getting my arms around the agency and introducing myself to legislators. I enjoyed all of the meetings with Senators and was humbled to receive a unanimous confirmation vote in the Senate.

Compared to insurance departments across the nation, OCI is by every measure a model of efficiency. OCI's ratio of domestic companies per examiner is four times the national average and almost one half the budget as a percent of domestic premiums as the national average. The professional staff at OCI investigated over 9,500 complaints last year, processed 8,000 rate and form filings, examined 63 domestic insurers, and recovered over \$4 million for policyholders.

I have been very impressed by the degree of insurance expertise at the agency. The staff here is talented and committed to preserving Wisconsin's

marketplace and protecting consumers. The staff at OCI are nationally recognized experts on insurer solvency regulation, long-term care, Medicare, Medicare supplement policies and other senior issues.

The insurance marketplace in Wisconsin continues to be strong and competitive. Wisconsin is seen nationally as a place to do insurance and that is reflected in the tremendous number of companies and agents that are licensed to do business here. Over 2,000 companies and over 116,000 agents do business in Wisconsin across multiple lines of insurance.

Over 390 insurers call Wisconsin home, making Wisconsin the fifth largest insurance industry in the nation. Serving a multitude of markets, companies range from local town mutuals, a Wisconsin tradition going back over a century, to multi-national industry leaders. Wisconsin is home to industry leaders in whole life, fraternal, credit union, and mortgage insurance and also in specialty markets such as jeweler and church insurance. Insurers and insurance agencies employ over 64,000 Wisconsin residents at good wages.

This healthy competitive environment has helped keep insurance premiums affordable for many Wisconsin consumers, especially in the property and casualty lines. Wisconsin historically has among the lowest rates in the country for homeowner's and personal auto insurance. Wisconsin's citizens have responded to this marketplace by leading the country in insurance coverage for auto, homeowner's and health insurance.

The regulatory environment in Wisconsin is one that recognizes the rapidly

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changing marketplace, but does not overlook the necessity for a sound financial foundation to ensure that claims will get paid. OCI views insurer solvency as an important component for maintaining a healthy marketplace and it is the primary consumer protection tool we have in our toolbox.

Governor Walker's vision for Wisconsin dovetails seamlessly with Wisconsin's existing insurance marketplace. Insurers in Wisconsin are exporters, job-creators, community servants, and tax payers. Wisconsin's domestic insurers contribute, on average, \$140 million in premium taxes to the state. Insurers are also major investors in the state, particularly in the municipal bond market, making them an important link in local government finances.

My goals for OCI are not overreaching. I want to ensure that the insurance marketplace remains as solid and strong as it is today. We can accomplish this by ensuring that the appropriate level of regulation is maintained so that insurers are able to pay claims and that consumers are protected. I intend to focus on OCI's core functions of consumer protection and insurer solvency and avoid creating regulations that provide little additional value.

I have also made the insurance workforce in Wisconsin a priority. The existing workforce is aging and there is a growing demand for insurance professionals. OCI is uniquely positioned to encourage Wisconsin's technical colleges and universities to help shape insurance education and provide a pool of future workers. These are the kinds of jobs that will keep Wisconsin graduates here in the state. Along these lines, OCI will also be partnering with the state Department of Financial Institutions to help enhance insurance education in Wisconsin's K-12 schools as a part of a comprehensive financial literacy campaign.

I look forward to getting out and meeting with companies and agents to talk about ways that OCI can work with you on our shared priorities that will create more jobs and strengthen the insurance marketplace. Wisconsin is open for business. ●

Agents Using Mailers to Obtain Life Insurance and Annuity Sales Leads

Agents who themselves send or who contract with a third party to send postcards, lead cards or other mailers for the purpose of obtaining the names and contact information of prospective insurance customers are reminded that such printed materials are considered advertisements and offers for the sale of insurance per Wisconsin insurance regulations. As such, the printed materials must contain certain disclosures under s. Ins 20.01, Wis. Adm. Code.

Many of the postcards and mailers brought to OCI's attention that are used to obtain life insurance and annuity sales leads are not in complete compliance with Wisconsin insurance regulations. Mailings to obtain sales leads, regardless of who designed or sends them, must disclose the agent's name and the business firm who requested the lead, a statement that insurance is being

offered or sold, and the type of insurance being offered or sold. An advertisement or lead card must also identify the name of the insurer, if the agent who receives the lead intends to solicit coverage primarily for a single insurer. The mailer also may not represent that it is being sent to specially selected persons or that the prospective buyer has been specially selected, such as mailings that state "Your annuity may have reached the end of its surrender period" unless such representations are true.

Agents may be held responsible and subject to administrative action for advertisements sent on their behalf that are found to be in violation of Wisconsin insurance laws and regulations. Agents are reminded that they are required to submit all proposed advertisements including sales lead cards to their insurance carrier for review and approval prior to their use. ●

OCI Web Site Has the Answers Subscribe to OCI Email Notifications

OCI's Web site (oci.wi.gov) has been recently updated to make visiting the Office of the Commissioner of Insurance online a more enjoyable and informative experience and to make it easier to find information.

The Web site has information to answer most of your questions and you are encouraged to check the site first when looking for information. The "Agent/Agency" and "Company" tabs have the answers to most questions asked by agents and company representatives. Other important locations include the

"Laws/Rules/Bulletins" and "Press Releases" pages. And you should always click on the "What's New" link to see the latest information added to the Web site.

While you're on the OCI Web site, sign up for OCI's subscription service. The subscription service is an electronic mailing list which sends you an email whenever OCI issues new bulletins to insurers, press releases, public meeting notices and, of course, future issues of the Wisconsin Insurance News. Visit <http://oci.wi.gov/listserv.htm> to sign up for this service. ●

Miss an issue of the WIN?

No problem. We have old issues of Wisconsin Insurance news dating back to 2002 on our Web site:

http://oci.wi.gov/ins_rev.htm

Continuing Education

Basic Requirements

All agents who hold a license in any of the major lines of property, casualty, personal lines P&C, life, accident and health insurance, or the limited line of automobile, must complete a total of 24 credits each biennium, 3 of which must be in the ethics of insurance. Credits earned in one reporting period cannot be carried over into another reporting period. Your compliance/expiration date is printed on your license.

Course credits may be completed at any time during the two-year period. It is imperative that you do not wait until the last few weeks of your reporting period to complete your continuing education for the biennium. By rule, your continuing education providers have 10 days to electronically bank your credits, and

paper confirmation is not acceptable. To ensure that your license is not cancelled for failure to comply with the continuing education requirements, you should strive to complete all of your continuing education at least 10 days before your compliance/expiration date.

You can view a list of approved providers and their approved courses, query for course locations, and view or print your transcript at any time on Sircon's Web site. You can connect by logging on to www.sircon.com/wisconsin, select "Look up education courses/credits" and follow the prompts. You can also contact the provider directly to determine if the course you completed has been submitted for approval in Wisconsin and to have them bank any approved credits on your behalf.

Internet Transcripts Available from Sircon

To request a free copy of your most current Licensee Continuing Education Transcript log on to www.sircon.com/wisconsin. The transcript will permit you to take any action that is necessary to add, delete, or change information that is inaccurate. To correct credit discrepancies, agents are required to contact their continuing education provider(s) directly. These discrepancies can only be resolved between the agent, the provider and Pearson VUE.

Contact Pearson VUE for answers to general questions, to obtain information on course availability, and to confirm if credits have been banked in an agent's individual record. They may be reached at (800) 274-4679. ●

Electronic License Renewals

Licensees must renew online either by credit card, debit card, or electronic check [s. 20.905 (1), Wis. Stat.]. No other method of payment is acceptable. Individuals and firms have the following three options to make these payments:

SIRCON—Sircon is OCI's software vendor. All payments made at this site are made in real time to OCI and updates a Wisconsin-licensee's record immediately. Resident or nonresident individual or firm licenses currently held in one or more states can be renewed at this site by credit or debit card (VISA, MasterCard or American Express), or by electronic check. Persons are charged a \$5 transaction fee in addition to the renewal fee. A license can be printed online at Sircon's site immediately following receipt of payment, free of charge up to 30 days thereafter.

Office of the Commissioner of Insurance (OCI)—Resident or nonresident individual or firm licenses held in Wisconsin can be renewed at this site by credit or debit card only (VISA or MasterCard). Payments can be made Monday through Friday only, excluding holidays. You are charged a \$1 transaction fee in addition to the renewal fee. Payment information is transferred to Sircon in an overnight batch process and generally posted the next business day, however may take as long as 5 days. A license can be printed free of charge. Due to the time delay in posting the transaction under this option, those making payments within 5 days of the expiration date are required to use Sircon to avoid license cancellation.

National Insurance Producer Registry (NIPR)—Resident or nonresident individual licenses currently held in one or more states can be renewed at this site by credit or debit card only (VISA, MasterCard or American Express). Persons are charged a \$5 transaction fee in addition to the renewal fee. Payment information is transferred to Sircon in an overnight batch process and generally posted the next business day; however, it may take up to 10 days. Due to the time delay in posting the transaction under this option, those making payments within 10 days of the expiration date are required to use Sircon to avoid license cancellation. ●

Biennial Regulation Fees - Renewal Notices

To continue conducting insurance business in the state of Wisconsin, licensees must pay a biennial regulation fee and comply with any applicable continuing education requirements. Approximately 60 days prior to an individual's license expiration a renewal notice is mailed to the residence address on file with our office. All notices are sent by first class mail and are in a postcard format. Renewal fees must be paid by credit card, debit card, or electronic check. Those licensees without Internet access can contact our office for assistance in entering their payment.

If you are a resident licensee required to complete continuing education, a separate notice is mailed to those persons who are deficient in course credits 90 days prior to their expiration date showing the number of credits banked and instructions on how to access their transcript as well as current course offerings at www.sircon.com/wisconsin. ●

Address Changes

Wisconsin law requires that you provide our office with your current resident and/or mailing address. Please make sure your current license copy contains your most up-to-date address information.

If you have a residence and/or mailing address change, the following options are available to you to make the change:

- Log on to www.sircon.com/wisconsin and select "Update your Name or Address." This option also allows you to add or maintain your e-mail address, or
- Log on to www.nipr.com and select "Address Change Request," or
- Notify the Agent Licensing Section in writing at P.O. Box 7872, Madison, Wisconsin 53707-7872, by fax at (608) 267-9451, or by e-mail at ociagentlicensing@wisconsin.gov. **Please include your name, license number, and new address.**

Telephone requests for change of address are not accepted. ●

E-mail Correspondence

We would like to remind our constituents that we do respond to e-mail correspondence from consumers and from companies, and those contacts are often the quickest way to get questions answered or transact business. However, please note that e-mail that you send us is not necessarily secure against interception. Therefore, please do not send us any e-mail with sensitive information like your Social Security number. If you must provide us with such information contact us in writing by U.S. mail.

Hard Copy License

Our office no longer mails licenses to new applicants or to those who renew existing licenses. Licensees are required to print their own license at our Web site. There is no charge for this service. Those persons without access to a computer are still able to request a copy from our office. ●



NAIC/NIPR Attachments Warehouse for the Electronic Filing of Insurance Producer Licensing Documents

The Office of the Commissioner of Insurance (OCI) continues its efforts to utilize and participate in the national license database in collaboration with the National Association of Insurance Commissioners (NAIC) and the National Insurance Producer Registry (NIPR) in order to be more efficient and to streamline filing requirements. Applicants or licensees are permitted to electronically file required documents when applying for or renewing an insurance license and allow licensees to satisfy the statutory requirements regarding notification and reporting of all administrative and criminal actions as required under s. Ins 6.61 (16), Wis. Adm. Code.

OCI will also recognize the reporting of the action to the Attachments Warehouse, the subsequent e-mail alert to the division, and the state's ability to

retrieve, review, and download the attachment as fulfilling the requirement of a producer to notify and report an action under the same administrative rule identified above.

Attachments Warehouse

The Attachments Warehouse is a secure regulatory database that electronically receives, stores, and shares licensing documents with the states that are submitted with respect to an application or renewal of an insurance producer license through the NIPR, a non-profit affiliate of the NAIC. If supplemental documentation is required with respect to an individual application, renewal, or notification of any criminal or administrative action, this documentation may be submitted via the Attachments Warehouse.

Notification and Reporting of Actions (ROA)

The Attachments Warehouse may be used for an insurance producer to satisfy the requirements for the notification and reporting of administrative and criminal actions to the Commissioner under s. Ins 6.61 (16), Wis. Adm. Code. An insurance producer may send the required notification and documents to the Attachments Warehouse electronically instead of faxing or mailing the information to OCI.

For further information regarding the use of the Attachments Warehouse, contact the Agent Licensing Section at (608) 266-8699 or ociagentlicensing@wisconsin.gov, or visit the NIPR Web site at www.nipr.com. ●

Application Procedures Following License Cancellation

Individuals who have had their license revoked for failure to pay their fees and/or comply with continuing education requirements must re-apply in order to have their license reinstated. Reapplication procedures are as follows:

Residents who held a major-line or limited-line license have one year from their expiration date to reapply without having to complete any preclicensing education or examinations. Any outstanding continuing education requirements must be satisfied and the credits must have been reported to our office before reapplying. The following two options for reapplying are available:

- Reapply online at www.sircon.com/wisconsin and pay by credit card. This process generally takes 1-5 days.
- Log on to www.oci.wi.gov/agentlic/forms-apps.htm, download, complete and mail the paper application (OCI 11-041R Resident Insurance Agent License Application Without Examination) to OCI along with the proper fee. Instructions and the fee schedule are printed on the form.

Residents wishing to reapply for a major-line license after one year are required to complete all of the preclicensing education for each line previously held, and take the law portion of each examination. Basic examination information is available on our Web site at www.oci.wi.gov/agentlic/licensing.htm. A list of preclicensing education schools is located at www.sircon.com/wisconsin. Residents holding a limited line license would need to take the entire examination.

Nonresidents have two ways to reapply:

- Log on to www.sircon.com/wisconsin to apply electronically and pay by credit card. This process generally takes 1-5 days.
- Log on to www.oci.wi.gov/agentlic/forms-apps.htm, download, complete and mail the paper application (OCI 11-041N Nonresident Agent License Application). The fee schedule and instructions are printed on the form. A letter of certification is NOT required; however, paper applications can take anywhere from 4-10 weeks to process. •

Agents Reminded to Obtain Annuity Training

Agents selling annuities are reminded that changes to s. 628.347, Wis. Stat. pertaining to the suitability of annuity sales take effect May 1, 2011. The new changes require licensed life insurance agents who sell annuities to complete a one-time, four-credit general annuity training course approved by OCI.

Existing agents who sell annuities have until November 1, 2011, to complete the training, while agents first obtaining a life license on or after May 1, 2011, will need to complete the required training before they can begin selling annuities. The training is required of both resident and nonresident agents. Agents who complete an annuity training course approved

in another state that is substantially similar to Wisconsin's requirements can satisfy this annuity training requirement. Completion of a Wisconsin approved annuity training course can also count towards a resident agent's continuing education credits requirement.

A listing of approved annuity training courses can be found by following the links on SIRCON's Wisconsin Producer Portal at:

<http://www.sircon.com/resource/layout.jsp?page=wisconsinLps&sc=pglemjyk&type=wisconsin> •

Variable Life/Variable Annuity Agent License Qualification

Changes to agent licensing requirements were adopted last year to conform to NAIC model requirements for licensing and regulation of insurance agents. Agents are now required to hold a Variable Life/Variable Annuity license before selling or servicing variable life and/or variable annuity products.

To obtain the Variable Life/Variable Annuity qualification, resident agents need to hold a Life license and provide verification of required registration by the Financial Industry Regulatory Authority (FINRA) registered for Series 6 or Series 7. Nonresidents must hold a Variable qualification in their resident state. Applicants can apply online at www.sircon.com/wisconsin. •

Training Requirements

Long-Term Care Partnership Training

Resident agents must complete eight hours of approved training prior to soliciting long-term care insurance. A four-hour follow-up training course must be completed every two years thereafter, coinciding with an individual's subsequent continuing education reporting period.

Nonresident agents must have completed the eight hours in their resident state as well as the two-hour Wisconsin-specific Medicaid training prior to solicitation. A one-hour follow-up training must be completed every two years thereafter. •

Administrative Actions

OCI does not include its administrative actions in the Winter edition of the Wisconsin Insurance News.

Administrative actions taken by OCI for the previous period are available for review at:

oci.wi.gov/ins_rev/1010_1210admact.pdf

Recent Administrative Rule Activity

Ins. 3.35, Wis. Adm. Code, related to colorectal cancer screening. The proposed rule allows insurers and self-insured governmental plans to select from among the U.S. Preventive Services Task Force, the National Cancer Institute, or the American Cancer Society which guidelines it will follow related to colorectal cancer screening intervals and specific screening tests or procedures. Insurers and self-insured governmental health plans are to inform enrollees of the guideline or guidelines they use and, if they use more than one guideline, which guideline is primary if a dispute arises.

The proposed rule requires insurers and self-funded governmental plans to provide coverage of at least three of four identified screening tools: fecal occult blood test, flexible sigmoidoscopy, colonoscopy and computerized tomographic colonography. The determination for the appropriate screening test or procedure is to be based upon medical necessity or medically appropriate basis and is eligible for internal and independent review.

Additionally, the proposed rule sets forth guidance on determination of persons at high risk for developing colorectal cancer.

OCI conducted a public hearing on the proposed rule on January 25, 2011.

Ins 3.375, Wis. Adm. Code, relating to health insurance coverage of nervous and mental disorders and substance use disorders. The proposed rule implements the recreated s. 632.89, Wis. Stat., instituting mental health parity in the treatment of nervous and mental disorders and substance use disorders.

The proposed rule requires insurers offering group health insurance and self-

insured governmental plans to provide coverage for the treatment of nervous and mental disorders and substance use disorders no more restrictively than coverage for the most common or frequent type of treatment limitations that are applied to substantially all other coverage under the plan.

OCI conducted a public hearing on the proposed rule on January 27, 2011.

Ins 2.18, 7.02, 7.04, 28.06, Wis. Adm. Code, relating to life settlements. The proposed rule assists in implementation of the requirements of s. 632.69, Wis. Stat., including those provisions relating to licensure, training, disclosures, reporting, examinations and conduct of licensees. The proposed rule sets forth initial and renewal license application deadlines, fees and requirements, including financial accountability, training, and information to be submitted. The rule lists criteria that may be used in assessing qualification of an applicant for licensure. The proposed rule provides for notification to the Commissioner of administrative actions, criminal proceedings and lawsuits that may affect licensure, and reporting of cessation of business activity or change of business address or location of business records. The proposed rule provides detail for fulfilling the form filing and approval requirements of s. 632.69 (5), Wis. Stat., as well as providing formats for notices to policyholders, owners and purchasers. The proposed rule incorporates license application forms into ch. Ins 7, Wis. Adm. Code, and adds certain categories of approved training to s. Ins 28.06, Wis. Adm. Code.

OCI scheduled a public hearing for this proposed rule on March 17, 2011. •

Retirement News

Laurna Landphier, chief of OCI's Agent Licensing section, has retired after a long career with OCI and the state of Wisconsin. Laurna was familiar to many agents throughout the state and was known as a valuable source of information for many agents with questions about continuing education and licensing. As a reminder, any questions about agent licensing or education should be sent by email to ociagentlicensing@wisconsin.gov or telephone 608-266-8699; toll-free 800-236-8517.

Suspension Period Eliminated

The 60-day suspension period imposed following failure to comply with continuing education or payment of the biennial regulation fees was eliminated in 2008. Individuals who have not paid their biennial fee and/or failed to comply with resident continuing education requirements by their expiration date will automatically have their license revoked. •

Recent OCI Bulletins to Insurers

Resident and Nonresident Annual Appointments Billing Reminders Sent to Companies

OCI has issued a bulletin to insurance companies notifying them that invoices for filing the required annual initial and renewal billings for agent appointments were mailed on or shortly after **January 26, 2011.**

The initial and renewal appointment fees are \$16.00 for each resident agent per company and \$50.00 for each nonresident agent per company regardless of the number of lines of authority. These fees are established under s. 601.31 (1) (n), Wis. Stat., and s. Ins 6.57, Wis. Adm. Code.

Amendments to Grievances and Independent Review Procedure Rule

OCI issued a bulletin to insurance companies that summarizes the changes to ch. Ins 18, Wis. Adm. Code, to implement 2009 Wisconsin Act 28, which expanded the existing independent review rights for Wisconsin insureds to include preexisting condition exclusion denial determinations and rescissions of coverage.

The amended rule became effective October 1, 2010. These expanded independent reviews began on February 15, 2011, once OCI certified the first independent review organization, Maximus Federal Services, to perform independent reviews related to preexisting condition exclusions denial determinations and rescissions of coverage.

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The rule amended the expedited grievance procedure to require an insurer, upon written request, to mail or electronically mail a complete copy of the policy to the insured or insured's authorized representative as expeditiously as the grievance is handled.

The notice must include a statement that the independent review organization's decision regarding an adverse determination or an experimental treatment determination may be binding on the insurer and insured. The notice shall also indicate that for preexisting condition exclusion and rescission determinations, the determination is not binding on the insured.

The notice must also include a brief summary statement regarding Health Insurance Risk-Sharing Plan eligibility when the coverage denial determination involves a policy rescission.

An insurer is required to provide a notice of the right to request an independent review to all insureds who received a preexisting condition exclusion denial or rescission determination on or after January 1, 2010, but prior to the date stated in the notice published in the Wisconsin Administrative Register. The notice should be provided to each affected insured within 60 days of the publication date in the Register.

When an insured and an insurer disagree regarding the eligibility of an appeal for an independent review, the insurer is required to send the appeal to the independent review organization for its decision. However, a dispute that is solely related to an administrative decision is not eligible for an independent review.

Independent review organizations should consider medical or scientific evidence, the legal basis, and the applicable insurance contract in its review of coverage denial determinations other than experimental treatment determinations.

New Individual Uniform Application for Health Insurance and Revised Small Employer Uniform Employee Application

Individual Uniform Application for Health Insurance

Beginning July 1, 2011, insurers and their agents are required to use the new individual uniform application form for all individual major medical health insurance policy applications.

Section Ins 3.33, Wis. Adm. Code, is effective January 1, 2011, and first applies to policies issued on or after July 1, 2011. OCI expects insurers to notify their agents of the new uniform application requirement.

Section 601.41 (10), Wis. Stat., requires insurers to use the individual uniform application form developed by OCI for all individual major medical health insurance policy applications. An individual major medical health insurance policy means a comprehensive health care plan offered by an insurer that provides individual or family coverage, including coverage provided by an association plan under a group policy that is underwritten on an individual basis. A major medical health insurance policy excludes limited-scope dental and vision policies, specified disease policies, short-term medical policies, long-term care and Medigap policies, hospital indemnity policies, and other limited-benefit insurance products.

In addition to providing the format for the application form [OCI 26-503 (c. 06/2010)], the rule sets forth requirements for the implementation and utilization of the uniform application form. The contents of the individual uniform application form must not vary from the text or format in the rule, including bold character, line spacing, the use of boxes around text, and must be in a type size of at least 10 points.

If an insurer allows applicants to select from available deductible, co-payment, coinsurance levels, provider networks, and/or payment options during the application process, the information must be collected in a separate form, filed with the OCI. Authorizations, releases and other required notices will also need to be provided to applicants in a separate form from the individual uniform application form.

Insurers that allow applicants to complete an application for an individual major medical health insurance policy electronically or verbally over the telephone may change the order of questions but may not alter the content of any question from the individual uniform application form. Applicants must answer each question and insurers

may not automatically populate answers to the questions on the individual uniform application. A printed copy of an application that is completed electronically or verbally over the telephone must be in the same format as it appears in the rule.

Small Employer Uniform Employee Application

Beginning February 1, 2011, insurers and their agents are required to use the revised small employer uniform employee application form for small employer group health insurance applications. OCI expects insurers to notify their agents of the need to use the revised uniform employee application form.

Language was added to the form to comply with the federal Children's Health Insurance Program Reauthorization Act of 2009 (CHIPRA) and the Genetic Information Nondiscrimination Act of 2008 (GINA).

A copy of the individual uniform application form can be found at <http://oci.wi.gov/ociforms/26-503.pdf>. A copy of the small employer uniform employee application form can be found at <http://oci.wi.gov/ociforms/26-501.pdf>. ●

Updated Publications

OCI has recently updated several publications. Choose the "Publications" link in the top navigation on our home page, oci.wi.gov, then "Consumer Publications" to view, print or request a copy.

Wisconsin Guide to Health Insurance for People with Medicare (2011) (PI-002)

ANSI Codes

Fact Sheet on the Independent Review Process in Wisconsin (PI-203)

Health Insurance for Small Employers and Their Employees (2011) (PI-206)

Insurance Coverage and AIDS (PI-064)

Consumer's Guide to Day Care Liability Insurance (PI-054)





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