

**Mandates and Other
Insurance Reforms in Ohio
(July, 2007)**

Type of Mandate or Reform	Mandate/Reform Provision	Health Insuring Corporations	Indemnity Insurers
Covered Benefits	Emergency services. (R.C. §1753.28; §3923.65).	X	X
	Breast and cervical cancer screening. (R.C. §1751.62; 3923.52-.54).	X	X
	Coverage for certain drugs not approved by the FDA for a particular indication that are safe and effective as per medical reference compendia. (R.C. §1751.66; §3923.60).	X	X
	Inpatient and follow up maternity care for mother and newborn. (R.C. §1751.67; §3923.63).	X	X
	Basic health care services, including: <ul style="list-style-type: none"> • Inpatient hospital services • Outpatient medical services • Emergency health services • Urgent care services • Diagnostic laboratory and diagnostic and therapeutic radiological services • Preventative health care services, including family planning, infertility services, physical examinations, prenatal obstetrical care and well-child care. (R.C. §1751.01(A)). 	X	
	Direct access to OBGYN services. (R.C. §1753.13).	X	
	Skilled nursing care from out of network providers for certain individuals. (R.C. §1751.68).	X	
	Treatment of AIDS and AIDS related conditions. (R.C. §3901.45(E)).	X	X
	Outpatient kidney dialysis if inpatient treatment is covered. (R.C. §3923.25; §1751.01(A)).	X	X
	Outpatient treatment of mental disorders if inpatient treatment is covered. (R.C. §3923.28) (group coverage).		X
	Treatment of alcoholism. (R.C. §3923.29) (group coverage).		X
	Child health supervision services (well-child coverage). (R.C. §§3923.55-.56; §1751.01(A)).	X	X
	Mental health parity. (R.C. §§1751.01; 3923.281.)*	X	X

* The mental health parity law takes effect in September, 2007.

Type of Mandate or Reform	Mandate/Reform Provision	Health Insuring Corporations	Indemnity Insurers
Coverage for Specific Populations	Open enrollment for individuals. (R.C. §1751.15; §3923.58; §3923.581).	X	X
	Guaranteed issue of small employer group coverage. (R.C. §3924.03(E)).	X	X
	Guaranteed renewal or continuation of individual and employer related group coverage. (R.C. §1751.57; §1751.58; 3923.57(C); §3923.571(B); §3924.03).	X	X
	Continuation of employer based coverage (State COBRA). (R.C. §1751.53; 3923.38).	X	X
	Continuation of coverage during military service. (R.C. §1751.54; §3923.381).	X	X
	Continuation of coverage for dependent children that reach maturity and are incapacitated or dependent on the subscriber. (R.C. §1751.14; §3923.24).	X	X
	Continuation of family coverage upon death of the named insured or divorce. (R.C. §3923.32).		X
	Option to convert to a direct payment contract for dependents upon death of the subscriber, divorce, or upon reaching maturity. (R.C. §1751.17).	X	
	Option to convert from group coverage to individual coverage when membership in the group or employment ends. (R.C. §1751.16; §3923.122).	X	X
	Coverage for adopted children. (R.C. §1751.59; §3923.40; §3924.51).	X	X
	Coverage for newly born children. (R.C. §1751.61; §3923.26).	X	X
	Coverage to confined individuals. (R.C. 3924.53.)	X	X
	No discrimination against people with blindness. (R.C. §3901.21(Q)).	X	X
	No discrimination against victims of domestic violence. (R.C. §3901.21(Y)).	X	X
	Coverage of children that do not reside with the insured. (R.C. §3901.21(S)).	X	X
	Continuation of coverage for enrollees receiving inpatient care. (R.C. §1751.11(D)(3)).	X	
	Continuation of coverage for dependent children living outside the services area if the subscriber must by court order provide coverage. (R.C. §1751.141.)	X	

Type of Mandate or Reform	Mandate/Reform Provision	Health Insuring Corporations	Indemnity Insurers
Coverage for Services Performed by Specific Providers	Covered services performed by osteopaths, optometrists, chiropractors and podiatrists. (R.C. §3923.23; See also, §1751.51.)		X
	Covered services performed by a licensed psychologist (R.C. §3923.231; See also, §1751.51).		X
	Covered services performed by dentists. (R.C. §3923.232).		X
	Covered services performed by nurse-midwives and collaborating physicians. (R.C. §3923.233).		X
	Covered services performed by mechanotherapists. (R.C. §3923.234).		X
	A HIC cannot refuse to enter into a contract with a physician because the physician is an osteopath. (R.C. §1751.13(A)(1)(b)).	X	

Type of Mandate or Reform	Mandate/Reform Provision	Health Insuring Corporations	Indemnity Insurers
Market Reforms	Prompt payment. (R.C. §§3901.38-3814).	X	X
	Coordination of benefits. (R.C. §§3902.11-.14).	X	X
	Limits on pre-existing condition exclusions and waiting periods for individual policies (HIPAA). (R.C. §3923.57(A-B); §1751.01(A)).	X	X
	Limitations on pre-existing condition exclusions and waiting periods for group coverage (HIPAA). (R.C. §1751.58(B); §3923.571; 3924.03(A)).	X	X
	Small employer group rating reforms. (R.C. §3924.04).	X	X
	Quality assurance programs. (R.C. §§1751.73-.75).	X	
	Utilization review, including internal and external reviews. (R.C. §§1751.77-.88).	X	
	External review. (R.C. §3923.66-.70)		X
	Termination or failure to renew coverage on the basis of a health status related factors. (R.C. §1751.18(A); §3901.21(T)).	X	X
	Restrictions on genetic screening. (R.C. §1751.64-.65; §3901.491-.501).	X	X
Drug formulary approval and exceptions. (R.C. §1753.21).	X		