

What is a Market Conduct Exam?

- Insurance regulators use exams to look at a company's practices in the marketplace
- Exam process is set by [statute](#): specific timeframes, opportunity for company to review and comment on findings

NHID's Targeted Exams on Substance Use Disorder

- Goal: **Baseline** of SUD claims handling practices for largest NH insurers
 - Anthem
 - Cigna
 - Harvard Pilgrim
- Review Period: **Jan 1, 2015-Sept 30, 2015**
- **Timing:** Exams began Nov 2015
 - Verified reports – **Oct 28, 2016:**
 - Carrier opportunity to review/respond
 - Adopted reports – **Dec 27, 2016:**
 - Reflects carrier input
 - Opportunity for carrier to request "closed meeting" after issuance
 - Final reports – **Feb 7, 2017**

Reading Exam Reports

- **What is a "finding"?**
 - Exam = factual investigation of carrier practices
 - Report is "verified" – chief examiner swears to accuracy of what was found – the "findings"
- **What does an "exception" mean?**
 - An "exception" is an area that the examiner felt was a problem or required further follow-up
- **"Executive Summary"** – examiners' report to Commissioner, reflects "Verified" phase
 - Compliance is ongoing, some concerns mentioned in executive summaries have already been addressed
 - Body of report includes carrier responses – more updated than Executive Summary