

Comparison of Individual Insurance Company Rules by State

State	Getting Affordable Coverage (Explanation on page 3)				Getting the Care You Need (Explanation on page 4)			
	Refuse Coverage?	Charge Differently for Same Policy?	Existing Conditions?	Set Definition of Pre-Existing Condition?	Look Back and Exclusion Period?	Provider Incentives?	Appeal Rights?	Health Plan Liability?
Alabama	Ugly	Ugly	Ugly	Good	Bad	Ugly	Bad	Ugly
Alaska	Ugly	Ugly	Ugly	Ugly	Ugly	Good	Good	Ugly
Arizona	Ugly	Ugly	Ugly	Ugly	Ugly	Good	Good	Good
Arkansas	Ugly	Ugly	Ugly	Bad	Bad	Ugly	Bad	Ugly
California	Bad	Bad	Good	Good	Bad	Good	Good	Good
Colorado	Ugly	Ugly	Bad	Good	Bad	Ugly	Good	Ugly
Connecticut	Ugly	Ugly	Bad	Good	Bad	Ugly	Bad	Ugly
Delaware	Ugly	Ugly	Ugly	Bad	Bad	Good	Good	Ugly
Dist. of Columbia	Ugly	Ugly	Ugly	Bad	Ugly	Ugly	Good	Ugly
Florida	Ugly	Ugly	Bad	Bad	Bad	Good	Bad	Ugly
Georgia	Ugly	Ugly	Ugly	Ugly	Bad	Good	Bad	Good
Hawaii	Ugly	Ugly	Ugly	Ugly	Bad	Ugly	Bad	Ugly
Idaho	Bad	Bad	Good	Bad	Bad	Good	Ugly	Ugly
Illinois	Bad	Bad	Ugly	Good	Bad	Good	Good	Good
Indiana	Bad	Ugly	Good	Bad	Bad	Good	Bad	Ugly
Iowa	Bad	Bad	Ugly	Bad	Bad	Good	Good	Ugly
Kansas	Bad	Ugly	Ugly	Ugly	Ugly	Good	Good	Ugly
Kentucky	Bad	Bad	Good	Good	Good	Ugly	Good	Ugly
Louisiana	Bad	Bad	Bad	Bad	Bad	Good	Good	Ugly
Maine	Good	Good	Good	Bad	Bad	Good	Good	Good
Maryland	Bad	Ugly	Ugly	Bad	Ugly	Good	Good	Ugly
Massachusetts	Good	Bad	Good	Good	Good	Good	Good	Ugly
Michigan	Bad	Ugly	Good	Good	Good	Good	Good	Ugly
Minnesota	Bad	Bad	Good	Good	Bad	Good	Bad	Good
Mississippi	Bad	Ugly	Ugly	Bad	Bad	Ugly	Ugly	Ugly

State	Getting Affordable Coverage				Getting the Care You Need			
	Deny Coverage?	Charge Differently for Same Policy?	Existing Conditions?	Set Definition of Pre-Existing Condition?	Look Back and Exclusion Period?	Incentives for Less Care?	Appeal Denial of Care?	Health Plan Liability?
Missouri	Bad	Ugly	Ugly	Ugly	Ugly	Good	Good	Good
Montana	Bad	Ugly	Ugly	Good	Bad	Good	Good	Ugly
Nebraska	Bad	Ugly	Ugly	Bad	Ugly	Good	Ugly	Ugly
Nevada	Ugly	Bad	Ugly	Good	Ugly	Good	Bad	Ugly
New Hampshire	Bad	Bad	Bad	Good	Good	Good	Good	Good
New Jersey	Good	Good	Good	Bad	Good	Good	Good	Good
New Mexico	Bad	Bad	Bad	Bad	Good	Good	Bad	Ugly
New York	Good	Good	Good	Good	Bad	Good	Good	Ugly
North Carolina	Ugly	Ugly	Bad	Good	Bad	Good	Good	Good
North Dakota	Bad	Ugly	Bad	Good	Good	Good	Ugly	Ugly
Ohio	Bad	Bad	Bad	Bad	Good	Good	Good	Ugly
Oklahoma	Bad	Bad	Ugly	Ugly	Ugly	Ugly	Good	Good
Oregon	Bad	Good	Good	Good	Bad	Ugly	Good	Good
Pennsylvania	Ugly	Ugly	Ugly	Good	Ugly	Good	Bad	Ugly
Rhode Island	Bad	Ugly	Ugly	Bad	Ugly	Good	Bad	Ugly
South Carolina	Ugly	Ugly	Ugly	Bad	Ugly	Ugly	Good	Ugly
South Dakota	Bad	Bad	Bad	Bad	Bad	Ugly	Ugly	Good
Tennessee	Bad	Ugly	Ugly	Ugly	Ugly	Ugly	Bad	Good
Texas	Bad	Ugly	Ugly	Bad	Bad	Good	Bad	Good
Utah	Bad	Bad	Ugly	Good	Good	Ugly	Good	Ugly
Vermont	Good	Good	Good	Bad	Good	Good	Good	Ugly
Virginia	Ugly	Ugly	Bad	Bad	Bad	Ugly	Good	Ugly
Washington	Bad	Good	Good	Bad	Good	Ugly	Good	Ugly
West Virginia	Bad	Ugly	Bad	Bad	Bad	Good	Good	Good
Wisconsin	Bad	Ugly	Ugly	Bad	Ugly	Ugly	Bad	Ugly
Wyoming	Bad	Ugly	Bad	Good	Good	Ugly	Ugly	Ugly

Key to Questions

(For more details about each of these questions in your state, see www.InsuranceCompanyRules.org/pages/rules_map)

Getting Affordable Coverage

- Refuse Coverage?** Does the state allow insurance companies to refuse you coverage because of anything they find objectionable in your health history?
- 5 states received a "Good" on this question because they do not allow insurance companies to deny you coverage based on your health history.
 - 30 states received a "Bad" because they allow insurance companies to deny you coverage based on your health history, but have made some type of insurance available to people being denied coverage, such as a high-risk pool.
 - 15 states and the District of Columbia received an "Ugly" because they allow insurance companies to deny you coverage based on your health history and have made no alternatives available for people being denied coverage.
- Charge Differently for Same Policy?** Does the state allow insurance companies to charge you more than other people for the same policy? For example, can they charge you more if you have a pre-existing condition, are older, or are a woman of childbearing age?
- 6 states received a "Good" on this question because they do not allow insurance companies to charge you more than other people for the same policy.
 - 15 states received a "Bad" because they allow insurance companies to charge you more than other people for the same policy, but have put some restrictions on how much the premiums can vary or on why they can charge more.
 - 29 states and the District of Columbia received an "Ugly" because they allow insurance companies to charge you more than other people for the same policy with or very limited restrictions.
- Exclude Pre-Existing Conditions?** Does the state allow insurance companies to permanently exclude coverage of a pre-existing condition you disclose, or they find in your medical records, at the time of application by an amendment to the individual health insurance contract?
- 13 states received a "Good" on this question because they do not allow insurance companies to permanently exclude coverage of a pre-existing condition.
 - 13 states received a "Bad" because they allow insurance companies to permanently exclude coverage of a pre-existing condition, but not if you previously had health insurance.
 - 24 states and the District of Columbia received an "Ugly" because they allow insurance companies to permanently exclude coverage of a pre-existing condition even if you previously had health insurance.
- Set Definition of Pre-Existing Condition?** Does the state allow insurance companies to make up their own definition of a pre-existing condition?
- 19 states received a "Good" on this question because insurance companies can only consider something a pre-existing condition if the person actually received medical advice, diagnosis, care or treatment for that condition prior to enrollment in the plan.
 - 23 states and the District of Columbia received a "Bad" because they allow insurance companies to consider something a pre-existing condition if the person received medical advice, diagnosis, care or treatment for that condition prior to enrollment in the plan, or if the person was never diagnosed but had symptoms for which an ordinary prudent person would have sought medical advice, care or treatment.
 - 8 states received an "Ugly" because they allow insurance companies to consider something is a pre-existing condition even if you had no symptoms of it and never sought treatment for it.

Getting the Care You Need

- Look Back and Exclusion Period?** Does the state allow insurance companies to accept your application for coverage and later search your medical records for an excuse to deny me coverage for needed care?
- 12 states received a "Good" on this question because once your application for coverage is accepted, they only allow insurance companies to search your medical records for up to 6 months back for an excuse to deny you coverage for needed care for claims you submit during the first 12 months of coverage.
 - 25 states received a "Bad" because once your application for coverage is accepted, they only allow insurance companies to search your medical records more than 6 months back for an excuse to deny you coverage for needed care for claims you submit even after your first 12 months of coverage.
 - 13 states and the District of Columbia received an "Ugly" because once your application for coverage is accepted, they put no limits on how far back an insurance company can search your medical records for an excuse to deny you coverage for needed care for claims you submit even after your first 24 months of coverage.
- Provider Incentives?** Does the state allow insurance companies to pay their doctors incentives to provide you with less care?
- 33 states received a "Good" on this question because they do not allow insurance companies to pay health care providers incentives to withhold covered care.
 - 17 states and the District of Columbia received an "Ugly" because they do allow insurance companies to pay health care providers incentives to withhold covered care.
- Appeal Rights?** Does the state allow you to appeal an insurance company's denial of care to an outside entity?
- 29 states and the District of Columbia received a "Good" on this question because they allow you to appeal any insurance company's denial of care to an outside entity.
 - 15 states received a "Bad" because they allow you to appeal an insurance company's denial of care to an outside entity, but only for certain types of insurance plans.
 - 6 states received an "Ugly" because they do not allow you to appeal any insurance company's denial of care to an outside entity.
- Health Plan Liability?** Does the state allow you to sue your insurance company if it denies medically necessary care that causes you or a loved-one harm?
- 16 states received a "Good" on this question because they allow you to sue your insurance company if it denies medically necessary care that causes you or a loved-one harm.
 - 34 states and the District of Columbia received an "Ugly" because they do not allow you to sue your insurance company if it denies medically necessary care that causes you or a loved-one harm.

Source: Kaiser Family Foundation State Health Facts, 2007