

Part 1.

Providing a description of process used to develop and select criteria used to select Medical Necessity Criteria and a description of all the NQTL's applied to Mental Health, Substance Use Disorders and Medical/Surgical Benefits;

	Description of All NQTL's & All Medical Necessity Criteria Used & Developed Under Each Benefit Category					
	Non-Quantitative Treatment Limitations			Medical Necessity Criteria Used & Developed		
	Mental Health	Substance Use Disorder	Medical/Surgical	Mental Health	Substance Use Disorder	Medical/Surgical
Pre-Authorization & on-going Auth. Review process:	N/A	N/A	N/A	N/A	N/A	N/A
Concurrent Review Process:	N/A	N/A	N/A	N/A	N/A	N/A
Retrospective Review Process:	N/A	N/A	██████'s Individual Health policies treat mental health and substance use disorder coverage subject to the same terms, conditions and other limitations of the policy that apply to any other covered sicknesses. This would include all of the same Nonquantitative Treatment Limitations (NQTLs) that apply to all covered sicknesses under a particular policy, and there is no separate NQTL that applies to coverage of services for treatment of a mental health or substance use disorder which does not apply to coverage of services for treatment of other medical or surgical conditions. Although we have different policy designs dependent upon what a policyholder chose, any applicable NQTL for mental health or substance use disorder is the same as what would apply for any other covered sickness under the policy.	American Psychiatric Association - Adult American Academy of Child and Adolescent Psychiatry - Child	American Society of Addiction Medicine's Criteria	Subject to URAC standards

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Emergency Services Process:	N/A	N/A	██████'s Individual Health policies treat mental health and substance use disorder coverage subject to the same terms, conditions and other limitations of the policy that apply to any other covered sicknesses. This would include all of the same Nonquantitative Treatment Limitations (NQTLs) that apply to all covered sicknesses under a particular policy, and there is no separate NQTL that applies to coverage of services for treatment of a mental health or substance use disorder which does not apply to coverage of services for treatment of other medical or surgical conditions. Although we have different policy designs dependent upon what a policyholder chose, any applicable NQTL for mental health or substance use disorder is the same as what would apply for any other covered sickness under the policy.	American Psychiatric Association - Adult American Academy of Child and Adolescent Psychiatry - Child	American Society of Addiction Medicine's Criteria	Subject to URAC standards
Pharmacy Services Process:	N/A	N/A	██████'s Individual Health policies treat mental health and substance use disorder coverage subject to the same terms, conditions and other limitations of the policy that apply to any other covered sicknesses. This would include all of the same Nonquantitative Treatment Limitations (NQTLs) that apply to all covered sicknesses under a particular policy, and there is no separate NQTL that applies to coverage of services for treatment of a mental health or substance use disorder which does not apply to coverage of services for treatment of other medical or surgical conditions. Although we have different policy designs dependent upon what a policyholder chose, any applicable NQTL for mental health or substance use disorder is the same as what would apply for any other covered sickness under the policy.	American Psychiatric Association - Adult American Academy of Child and Adolescent Psychiatry - Child	American Society of Addiction Medicine's Criteria	Subject to URAC standards

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Rx Formulary Design & Management:	N/A	N/A	█'s Individual Health policies treat mental health and substance use disorder coverage subject to the same terms, conditions and other limitations of the policy that apply to any other covered sicknesses. This would include all of the same Nonquantitative Treatment Limitations (NQTLs) that apply to all covered sicknesses under a particular policy, and there is no separate NQTL that applies to coverage of services for treatment of a mental health or substance use disorder which does not apply to coverage of services for treatment of other medical or surgical conditions. Although we have different policy designs dependent upon what a policyholder chose, any applicable NQTL for mental health or substance use disorder is the same as what would apply for any other covered sickness under the policy.	American Psychiatric Association - Adult American Academy of Child and Adolescent Psychiatry - Child	American Society of Addiction Medicine's Criteria	Subject to URAC standards
Case Management Services & Medical Management of Specific Benefits:	N/A	N/A	█'s Individual Health policies treat mental health and substance use disorder coverage subject to the same terms, conditions and other limitations of the policy that apply to any other covered sicknesses. This would include all of the same Nonquantitative Treatment Limitations (NQTLs) that apply to all covered sicknesses under a particular policy, and there is no separate NQTL that applies to coverage of services for treatment of a mental health or substance use disorder which does not apply to coverage of services for treatment of other medical or surgical conditions. Although we have different policy designs dependent upon what a policyholder chose, any applicable NQTL for mental health or substance use disorder is the same as what would apply for any other covered sickness under the policy.	American Psychiatric Association - Adult American Academy of Child and Adolescent Psychiatry - Child	American Society of Addiction Medicine's Criteria	Subject to URAC standards
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Process for assessing new technologies & treatments:	N/A	N/A	health and substance use disorder coverage subject to the same terms, conditions and other limitations of the policy that apply to any other covered sicknesses. This would include all of the same Nonquantitative Treatment Limitations (NQTLs) that apply to all covered sicknesses under a particular policy, and there is no separate NQTL that applies to coverage of services for treatment of a mental health or substance use disorder which does not apply to coverage of services for treatment of other medical or surgical conditions. Although we have different policy designs dependent upon what a policyholder chose, any applicable NQTL for mental health or substance use disorder is the same as what would apply for any other covered sickness under the policy.	American Psychiatric Association - Adult American Academy of Child and Adolescent Psychiatry - Child	American Society of Addiction Medicine's Criteria	Subject to URAC standards
Network Adequacy, provider network standards and reimbursement rates:	N/A	N/A	N/A	N/A	N/A	N/A
Exclusions for failure to complete course of treatment:	N/A	N/A	's Individual Health policies treat mental health and substance use disorder coverage subject to the same terms, conditions and other limitations of the policy that apply to any other covered sicknesses. This would include all of the same Nonquantitative Treatment Limitations (NQTLs) that apply to all covered sicknesses under a particular policy, and there is no separate NQTL that applies to coverage of services for treatment of a mental health or substance use disorder which does not apply to coverage of services for treatment of other medical or surgical conditions. Although we have different policy designs dependent upon what a policyholder chose, any applicable NQTL for mental health or substance use disorder is the same as what would apply for any other covered sickness under the policy.	American Psychiatric Association - Adult American Academy of Child and Adolescent Psychiatry - Child	American Society of Addiction Medicine's Criteria	Subject to URAC standards
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Restrictions that limit duration or scope of benefits for services:	N/A	N/A	Individual Health policies treat mental health and substance use disorder coverage subject to the same terms, conditions and other limitations of the policy that apply to any other covered sicknesses. This would include all of the same Nonquantitative Treatment Limitations (NQTLs) that apply to all covered sicknesses under a particular policy, and there is no separate NQTL that applies to coverage of services for treatment of a mental health or substance use disorder which does not apply to coverage of services for treatment of other medical or surgical conditions. Although we have different policy designs dependent upon what a policyholder chose, any applicable NQTL for mental health or substance use disorder is the same as what would apply for any other covered sickness under the policy.	American Psychiatric Association - Adult American Academy of Child and Adolescent Psychiatry - Child	American Society of Addiction Medicine's Criteria	Subject to URAC standards
Restrictions on provider billing codes:	N/A	N/A	Individual Health policies treat mental health and substance use disorder coverage subject to the same terms, conditions and other limitations of the policy that apply to any other covered sicknesses. This would include all of the same Nonquantitative Treatment Limitations (NQTLs) that apply to all covered sicknesses under a particular policy, and there is no separate NQTL that applies to coverage of services for treatment of a mental health or substance use disorder which does not apply to coverage of services for treatment of other medical or surgical conditions. Although we have different policy designs dependent upon what a policyholder chose, any applicable NQTL for mental health or substance use disorder is the same as what would apply for any other covered sickness under the policy.	American Psychiatric Association - Adult American Academy of Child and Adolescent Psychiatry - Child	American Society of Addiction Medicine's Criteria	Subject to URAC standards
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Method for determining usual, customary and reasonable charges:	N/A	N/A	's individual health policies treat mental health and substance use disorder coverage subject to the same terms, conditions and other limitations of the policy that apply to any other covered sicknesses. This would include all of the same Nonquantitative Treatment Limitations (NQTLs) that apply to all covered sicknesses under a particular policy, and there is no separate NQTL that applies to coverage of services for treatment of a mental health or substance use disorder which does not apply to coverage of services for treatment of other medical or surgical conditions. Although we have different policy designs dependent upon what a policyholder chose, any applicable NQTL for mental health or substance use disorder is the same as what would apply for any other covered sickness under the policy.	American Psychiatric Association - Adult American Academy of Child and Adolescent Psychiatry - Child	American Society of Addiction Medicine's Criteria	Subject to URAC standards

Part 2.

Disclosing a results analysis of all Evidentiary Standards, processes, strategies and other factors used in the development and qualification of each criteria used in the assessment of Medical Necessity and each NQTL applied under Mental Health, Substance Use Disorder and Medical/Surgical Benefits. Identifying any and all evidentiary standards and which are qualitative or quantitative in nature. If there are no evidentiary standards being applied to support a specific criteria or factor, please provide a clear description of that criteria or factor;

**We do not believe an analysis applies as we do not differentiate, and we treat mental health and substance abuse claims subject to the same terms, conditions and other limitations applicable that ap**

Part 3.

Provide all NQTL Comparative Analyses and results both “As-Written” and “In-Operation” (actual outcomes experienced from each NQTL) between MH, SUD and Med/Surg benefits, demonstrating that the Mental Health and Substance Use Disorder benefit practices are comparable and being applied no more stringently than to the equivalent Medical/Surgical benefits; please ensure that this summary includes all Six (6) Classifications: (1) In-Patient/INN (2) Out-Patient/INN (3) In-Patient/OON (4) Out-Patient/OON (5) Emergency Services (6) Pharmacy Services.

's Individual Health policies treat mental health and substance use disorder coverage subject to the same terms, conditions and other limitations of the policy that apply to any other covered sicknesses. This would include all of the same Nonquantitative Treatment Limitations (NQTLs) that apply to all covered sicknesses under a particular policy, and there is no separate NQTL that applies to coverage of services for treatment of a mental health or substance use disorder which does not apply to coverage of services for treatment of other medical or surgical conditions. Although we have different policy designs dependent upon what a policyholder chose, any applicable NQTL for mental health or substance use disorder is the same as what would apply for any other covered sickness under the policy.

Part 4.

Disclose information to sufficiently demonstrate consistent compliance with Sec. 38a-477ee(b),(3),(E)

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**Our Individual Health policies coverage for mental health conditions and substance use disorders are subject to the same terms, conditions, and limitations, including any deductible and coinsurance, if applicable, that apply to all other sicknesses.**

Part 5.

CERTIFICATION

THE FOLLOWING CERTIFICATION MUST BE COMPLETED BY AN OFFICER OF THE COMPANY

(Printed Name)

(Title of Officer)

(Company)

has provided is true and accurate on this 4 day of March, 2021 and that he/she has the authority to execute such instrument.

Signature of Corporate Officer

\_\_\_\_\_

(Signature)

(Print Name)