

# Proposal for Legislation – 2015

*(some of this information is to help the bill drafter later on)*

## Revise External Review process for health insurance

**PROPOSER'S NAME/TITLE:**

ORGANIZATION: Commissioner of Securities and Insurance  
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1. **What is the problem or issue?**  
Strengthen consumer protections and better define the process that consumers use to ask their insurer to reconsider its decision to deny payment for treatment or services.
2. **What do you want the legislation to do?**  
Revise laws related to the external review process to better define the external review process.
3. **If possible, please list the MCA (Montana Code Annotated) sections that would need to be amended.**  
CSI will draft legislation.
4. **If the proposed change requires additional funding, what funding sources do you propose?**  
CSI will draft legislation.
5. **Has similar legislation been requested in the past, been introduced in another state, or provided as a model act? If so, please provide a citation, reference, or point of contact.**  
Multiple states. CSI will draft legislation.