

Health Insurance & Administration

The country's largest insurance companies and managed care organizations, as well as the trade associations representing those companies, rely on us for counsel on all aspects of state and federal regulation affecting insurers of medical, dental, vision, disability, long-term care, and life products. In particular, we:

- Advise large insurers on state laws impacting licensing, extraterritoriality, reserves, premium credits/demutualization, coverage mandates, dependent eligibility, underwriting, guaranteed availability and renewability, small group market limitations, rate setting, utilization review, prompt pay, and privacy.
- Work with large insurers to help them develop new products, determine where a policy must be issued, draft federal or state-required notices, and respond to questions from employers, individuals, federal agencies, and state insurance departments.