**Maine Bureau of Insurance NQTL Form**

**Directions:**

This form is provided to insurance companies to attest to the presence of Non-Qualitative Treatment Limitations (NQTLs) across Classification settings. Please complete this form as follows. In the header of the next page:

1. Specify the Insurance Company’s name.
2. Specify the specific plan(s). If the NQTLs are designed and implemented (i.e., in writing and in operation) identically across all plans, you may specify “all.”
3. Specify the NQTL type. (Click on “Choose an item” and select from drop down menu)

1. Specify the Classification(s) to which the NQTL applies. For some NQTLs, it may be easier to include multiple classifications in one form, if the factors, evidentiary standards and evidence are applicable to more than one classification. Check those that apply. Or you may choose to do a separate form for each applicable classification.
2. Please paste your responses in the appropriate step. Check the question prompts and the reviewer prompts to be sure the response matches the question being asked.
3. Please save the file as (use Save As) a Word Document (.docx). For the file name, use the following naming convention:

**Insurance Company\_Plan\_NQTL\_Classification\_Date**

1. For supporting documentation being submitted, please save as follows:

**Insurance Company\_Plan\_NQTL\_Classification\_ Document Name (e.g., “policy 123”)\_Date**

1. Please repeat these steps for each NQTL/Classification/Plan combination.

| **Insurance Company:** **Insurance Plan:** **NQTL Type:** Choose an item.**Classification(s):** [ ]  **Inpatient/In-Network (IN)** [ ]  **Inpatient/Out-of-Network (OON)** [ ]  **Outpatient (IN)** [ ]  **Outpatient OON** [ ]  **Prescription Drugs** [ ]  **Emergency Care** |
| --- |
|   | **Question** | **Reviewer Notes in Orange** |
| ***Step 1*** | *Specify the specific plan or coverage terms or other relevant terms regarding the NQTL, that apply to such plan or coverage, and provide a description of all mental health or substance use disorder and medical or surgical benefits to which the NQTL applies or for which it does not apply* | Did the carrier provide all the MH/SUD and M/S benefits/services to which the NQTL applies?  |
| ***Step 1* Response** |  |
| ***Step 2*** | *Identify the factors used to determine that the NQTL will apply to mental health or substance use disorder benefits and medical or surgical benefits* | Did the carrier provide the strategy or reason for applying the NQTL to MH/SUD benefits? M/S benefits?  |
| ***Step 2* Response** |  |
| ***Step 3*** | *Provide the evidentiary standards used for the factors identified in Step 2, when applicable, providing that every factor shall be defined, and any other source or evidence relied upon to design and apply the NQTL to mental health or substance use disorder benefits and medical or surgical benefits.* | Did the carrier match the factors identified in step 2 with the evidentiary standards? Did the carrier provide the source and/or other evidence relied upon?  |
| ***Step 3* Response** |  |
| ***Step 4*** | *Provide the comparative analyses demonstrating that the processes, strategies, evidentiary standards, and other factors used to apply the NQTL to mental health or substance use disorder benefits, as written and in operation, are comparable to, and are applied no more stringently than, the processes, strategies, evidentiary standards, and other factors used to apply the NQTLs to medical or surgical benefits.* | Did the carrier adequately explain and differentiate the processes and strategies used to design the NQTL as written, and the processes used to implement the NQTL in operation, for both MH/SUD and M/S?  |
| ***Step 4* Response** |  |
| **Step 5** | *The specific findings and conclusions reached by the Plan or issuer with respect to the health insurance coverage, including any results of the analyses described in the previous steps that indicate the Plan or issuer is or is not in compliance with the MHPAEA requirements.* | Has the carrier provided a summary conclusion that describes how it has determined overall compliance with the particular NQTL (i.e., more than just an assertion of compliance without explanation)? |
| ***Step 5* Response** |  |