

Guidance 2470:1

DRAFT

Draft release date: March 11, 2011

Final release date:

Pursuant to Assembly Bill 2470 (Stats. 2010, Chapter 658, AB 2470), the California Department of Insurance issues the following guidance regarding compliance. Further guidance may be forthcoming in the future.

1. AB 2470, Insurance Code section 10273.7(a), provides that a policyholder, certificate holder or other insured who alleges that a policy or coverage has or will be canceled, rescinded, or not renewed in violation of Insurance Code section(s) 10713, 10273.4, 10273.6, 10384.17 or 10384, or any regulations promulgated thereunder, may request review by the Commissioner.
2. Each insurer who cancels, rescinds or non-renews or sends a notice of intent to cancel, rescind or non-renew a policy of health insurance shall provide notice of a right to review to the affected or potentially affected policyholder, certificate holder or other insured. The following notice shall satisfy the notice requirement.

You may request a review by the California Insurance Commissioner if you believe your policy or coverage has been or will be wrongly canceled, rescinded or not renewed. Contact the California Insurance Commissioner's Consumer Communications Bureau at 1-800-927-HELP (4357) or TDD 1-800-482-4833 to receive assistance with this process, or submit an inquiry in writing to: California Department of Insurance, Consumer Communications Bureau, 300 S. Spring Street, South Tower, Los Angeles, California, 90013 or through the website: <http://www.insurance.ca.gov>.

3. Guidance promulgated pursuant to the authority set forth under Insurance Code section 10273.7(g) shall be effective on _____ and until December 31, 2013 or until the Commissioner adopts and effects regulations pursuant to the Administrative Procedure Act, whichever occurs first.

For questions regarding this guidance, please contact Stesha Hodges, Stesha.Hodges@insurance.ca.gov .

If you would like to comment regarding this draft guidance, please email your comments to guidancecomments@insurance.ca.gov (please note this is a new email address) no later than **5:00pm** on **March 18, 2011**. In your comments, please mention that you are responding regarding Guidance 2470:1.