



Karen Weldin Stewart, CIR-ML
Commissioner

Delaware Department of Insurance

DOMESTIC/FOREIGN INSURERS BULLETIN NO. 44

TO: ALL HEALTH INSURERS

**RE: EXPEDITED IHCAP PROCEDURE
(INDEPENDENT HEALTH CARE APPEALS PROGRAM)**

DATED: July 20, 2011

The Delaware Department of Insurance is in the process of revising Regulation 1301 for compliance with the Patient Protection and Affordability Care Act (PPACA). This bulletin is being issued for guidance in the interim.

The PPACA provides that exhaustion of the internal review process is not required if:

- a) An internal appeals timeline is not met; or
- b) If the claimant files for an external review for an emergency medical condition without having already exhausted the internal appeal process.

This Bulletin shall be effective immediately.


**Karen Weldin Stewart, CIR-ML
Insurance Commissioner**