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VERMONT DEPARTMENT OF FINANCIAL REGULATION
DIVISION OF INSURANCE

Insurance Bulletin No. 203

SUBMITTING MEWA AND ASSOCIATION HEALTH PLAN ADVERTISING
AND MARKETING MATERIALS TO THE DEPARTMENT

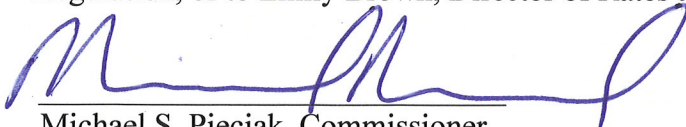
The purpose of this bulletin is to provide guidance to entities filing marketing or advertising materials for Department approval, pursuant to Rule I-2018-01 §§ 5, 13 (Fully-Insured Multiple Employer Welfare Arrangements and Association Health Plans).

The Department requires that multiple employer welfare arrangements (MEWAs) and associations pre-file a copy of all proposed advertising and marketing materials to be used by the association or MEWA. Rule I-2018-01 § 5. MEWAs and associations are prohibited from using any marketing materials that have not been submitted to and approved in writing by the Department. Rule I-2018-01 § 13. MEWAs and associations that use brokers are responsible for informing brokers of this requirement and for filing and gaining prior approval of any broker-generated advertising and marketing materials. MEWAs and associations shall pre-file marketing and advertising materials 30 days in advance of the desired approval date.

The term “copy” shall mean a full and complete version of the advertising or marketing material as it will go out to the target audience. This shall include all logos and other images as well as the full text of the advertising or marketing material. Radio advertisements shall be written out verbatim as they will be read aloud, or can be submitted as an audio file. All such materials shall be submitted via SERFF or to DFR.AHPLicensing@vermont.gov.

Any change to the text or images of advertising or marketing materials requires separate Department approval.

Inquiries about this bulletin should be directed to Phil Keller, Director of Insurance Regulation, or to Emily Brown, Director of Rates and Forms for Life and Health.



Michael S. Pieciak, Commissioner

2/19/19
Date

