

**191—72.13(514H) Plan of action.**

**72.13(1)** Each issuer shall, prior to qualification by the division of insurance, submit to the department of human services a plan for complying with the information maintenance and documentation requirements set forth in rules 191—72.9(514H) and 191—72.10(514H). No policy or certificate shall be qualified until the department of human services has approved the issuer's documentation plan for the policy or certificate. The documentation plan will include the following:

*a.* The location where records will be kept. Records required for purposes of the Iowa long-term care asset preservation program must be available at no more than three locations, each of which shall be easily accessible to the division of insurance.

*b.* The issuer shall agree to give the commissioner access to all information described in rule 191—72.10(514H) on an aggregate basis for all policyholders or certificate holders and on an individual basis for all policyholders or certificate holders who have ever received any benefits. Access to information on persons who have not applied for Medicaid is required in order for the commissioner to determine if an issuer's system for documenting asset protection is functioning correctly. The commissioner shall have the final decision concerning the frequency of access to the data and the size of samples for auditing or other purposes.

*c.* The name, job title, address, and telephone number of the person primarily responsible for the maintenance of the information required and for acting as liaison with the department of human services and the division of insurance concerning the information.

*d.* Methods for determining when insurance benefits or prepaid benefits qualify for asset protection, including the following:

- (1) Documentation of the insured event.
- (2) Description of services.
- (3) Documentation of charges and benefits paid.
- (4) Documentation of plans of care, when required.

*e.* Description of electronic and manual systems which will be used in maintaining the required information.

*f.* Information that will be retained which is needed to comply with this rule.

*g.* Copies of forms and descriptions of standard procedures for maintaining and reporting the information required, including the specific electronic medium which will be used to report required information and a description of the relevant files.

**72.13(2)** After the department of human services reviews a plan of action, that department shall advise the division of insurance and the issuer in writing whether the department of human services approves the plan of action. If the department of human services disapproves a plan of action, that department shall advise the division of insurance and the issuer of the shortcomings in the plan of action and shall instruct the issuer of the methods necessary to resolve them.

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