

**State of Utah**  
**Administrative Rule Analysis**  
Revised May 2025

**NOTICE OF SUBSTANTIVE CHANGE**

**TYPE OF FILING:** Amendment

**Rule or section number:**

**R590-126-2**

**Filing ID: OFFICE USE ONLY**

**Date of previous publication (only for CPRs):**

Click or tap to enter a date.

**Agency Information**

<b>1. Title catchline:</b>	Insurance, Administration	
<b>Building:</b>	Taylorsville State Office Building	
<b>Street address:</b>	4315 S. 2700 W.	
<b>City, state:</b>	Taylorsville, UT	
<b>Mailing address:</b>	PO Box 146901	
<b>City, state and zip:</b>	Salt Lake City, UT 84114-6901	
<b>Contact persons:</b>		
<b>Name:</b>	<b>Phone:</b>	<b>Email:</b>
Steve Gooch	801-957-9322	sgooch@utah.gov
<b>Please address questions regarding information on this notice to the persons listed above.</b>		

**General Information**

<b>2. Rule or section catchline:</b>	
R590-126-2. Purpose and Scope	
<b>3. Are any changes in this filing because of state legislative action?</b>	Changes are because of legislative action.
<b>If yes, any bill number and session:</b>	HB 58 (2026 General Session)
<b>4. Purpose of the new rule or reason for the change:</b>	
The rule is being amended because the language requiring the commissioner to adopt a rule under Title 31A, Chapter 22, Part 20 was removed from statute by the passing of HB 58 (2026 General Session). With the rule specific to limited long-term care being repealed, this change will provide minimum standards similar to other types of accident and health insurance as provided in 31A-22-605.	
<b>5. Summary of the new rule or change:</b>	
The rule removes the provision specifying that the rule does not apply to a limited long-term care insurance contract. This change will provide minimum standards similar to other types of accident and health insurance as provided in 31A-22-605.	

**Fiscal Information**

<b>6. Provide an estimate and written explanation of the aggregate anticipated cost or savings to:</b>	
<b>A. State budget:</b>	
There is no anticipated cost or savings to the state budget. While the commissioner no longer has rulemaking authority specific to limited long-term care insurance, the statute for minimum standards for accident and health insurance remains in effect. The Department anticipates no significant changes in its overall duties or operations.	
<b>B. Local governments:</b>	
There is no anticipated cost or savings to local governments. The repeal of this rule does not affect local governments in any way.	
<b>C. Small businesses</b> ("small business" means a business employing 1-49 persons):	
There is no anticipated cost or savings to small businesses. The revisions apply statute that remains in effect that applies to licensees of the Department, which may include small businesses, that are expected to comply with it.	
<b>D. Non-small businesses</b> ("non-small business" means a business employing 50 or more persons):	
There is no anticipated cost or savings to non-small businesses. The revisions apply statute that remains in effect that applies to licensees of the Department, which may include small businesses, that are expected to comply with it.	

**E. Persons other than small businesses, non-small businesses, state, or local government entities** ("person" means any individual, partnership, corporation, association, governmental entity, or public or private organization of any character other than an *agency*):

There is no anticipated cost or savings to any other persons. The revisions apply statute that remains in effect that applies to licensees of the Department, which may include small businesses, that are expected to comply with it.

**F. Compliance costs for affected persons:**

There are no compliance costs for any affected persons. The rule is being revised to adopt minimum standards, which are less restrictive than the previous standards, and requires no compliance on the part of any person.

**G. Regulatory Impact Summary Table** (This table includes only fiscal impacts the agency was able to measure. If the agency could not estimate an impact, it is excluded from this table but described in boxes A through F.)

**Regulatory Impact Summary Table**

<b>Fiscal Cost</b>	<b>FY2026</b>	<b>FY2027</b>	<b>FY2028</b>	<b>FY2029</b>	<b>FY2030</b>
State Budget	\$0	\$0	\$0	\$0	\$0
Local Governments	\$0	\$0	\$0	\$0	\$0
Small Businesses	\$0	\$0	\$0	\$0	\$0
Non-Small Businesses	\$0	\$0	\$0	\$0	\$0
Other Persons	\$0	\$0	\$0	\$0	\$0
<b>Total Fiscal Cost</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Fiscal Benefits</b>	<b>FY2026</b>	<b>FY2027</b>	<b>FY2028</b>	<b>FY2029</b>	<b>FY2030</b>
State Budget	\$0	\$0	\$0	\$0	\$0
Local Governments	\$0	\$0	\$0	\$0	\$0
Small Businesses	\$0	\$0	\$0	\$0	\$0
Non-Small Businesses	\$0	\$0	\$0	\$0	\$0
Other Persons	\$0	\$0	\$0	\$0	\$0
<b>Total Fiscal Benefits</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Net Fiscal Benefits</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

**H. Department head comments on fiscal impact and approval of regulatory impact analysis:**

The Commissioner of the Insurance Department, Jonathan T. Pike, has reviewed and approved this regulatory impact analysis.

**Citation Information**

**7. Provide citations to the statutory authority for the rule. If there is also a federal requirement for the rule, provide a citation to that requirement:**

Section 31A-2-201	Section 31A-2-201.1	Section 31A-22-605
Section 31A-22-605.1	Section 31A-22-623	Section 31A-22-626

**Incorporation by Reference Information**

**8. Incorporation by Reference** (if this rule incorporates more than two items by reference, please include additional tables):

**A. This rule adds or updates the following title of material incorporated by reference** (a copy of the material incorporated by reference must be submitted to the Office of Administrative Rules. *If none, leave blank*):

<b>Official Title of Materials Incorporated (from title page)</b>	
<b>Publisher</b>	
<b>Issue Date</b>	
<b>Issue or Version</b>	

**B. This rule adds or updates the following title of material incorporated by reference** (a copy of the material incorporated by reference must be submitted to the Office of Administrative Rules. *If none, leave blank*):

<b>Official Title of Materials Incorporated (from title page)</b>	
<b>Publisher</b>	
<b>Issue Date</b>	
<b>Issue or Version</b>	

**Public Notice Information**

<b>9. The public may submit written or oral comments to the agency identified in box 1.</b>		
<b>A. Comments will be accepted until:</b>	05/01/2026	
<b>B. A public hearing (optional) will be held</b> (The public may request a hearing by submitting a written request to the agency, as outlined in Section 63G-3-302 and Rule R15-1.):		
<b>Date:</b>	<b>Time (hh:mm AM/PM):</b>	<b>Place (physical address or URL):</b>
Click or tap to enter a date.		
<b>To the agency:</b> If more than one hearing is planned to take place, continue to add rows.		

<b>10. This rule change MAY become effective on:</b>	05/08/2026
NOTE: The date above is the date the agency anticipates making the rule or its changes effective. It is NOT the effective date.	

**Agency Authorization Information**

<b>To the agency:</b> Information requested on this form is required by Sections 63G-3-301, 63G-3-302, 63G-3-303, and 63G-3-402. The office may return incomplete forms to the agency, possibly delaying publication in the <i>Utah State Bulletin</i> and delaying the first possible effective date.			
<b>Agency head or designee and title:</b>	Steve Gooch, Public Information Officer	<b>Date:</b>	03/13/2026

**R590. Insurance, Administration.**

**R590-126. Accident and Health Insurance Standards.**

**R590-126-2. Purpose and Scope.**

- (1) The purpose of this rule is to:
  - (a) standardize and simplify the terms and coverage of an accident and health insurance contract;
  - (b) facilitate public understanding and comparison of coverage;
  - (c) prohibit use of a provision that is misleading or confusing in connection with the purchase of coverage or the settlement of a claim;
  - (d) set minimum coverage requirements; and
  - (e) provide for full disclosure in the sale of insurance.
- (2) This rule applies to an accident and health insurance contract that is not specifically exempted from this rule, regardless of:
  - (a) whether the contract is issued to an association, a trust, a discretionary group, or another similar group; or
  - (b) the situs of delivery of the contract.
- (3) This rule does not apply to:
  - (a) an accident and health insurance contract issued to an employee group under Section 31A-22-502;
  - (b) a contract issued to an employee or member as an addition to a franchise plan in existence on January 1, 2006;
  - (c) a Medicare supplement contract subject to Section 31A-22-620;
  - (d) a TRICARE policy, formerly known as a Civilian Health and Medical Program of the Uniformed Services, 10 U.S.C. 55, CHAMPUS settlement insurance policy;
  - (e) a health benefit plan subject to Title 31A, Chapter 45, Managed Care Organizations;
  - (f) a short-term limited duration health insurance contract subject to Rule R590-286; or
  - (g) a long-term care insurance contract subject to Title 31A, Chapter 22, Part 14, Long-Term Care Insurance Standards; ~~or~~
  - ~~(h) a limited long-term care insurance contract subject to Title 31A, Chapter 22, Part 20, Limited Long-Term Care Insurance Act].~~

**KEY: health insurance**

**Date of Last Change: March 24, 2025**

**Notice of Continuation: December 8, 2021**

**Authorizing, and Implemented or Interpreted Law: 31A-2-201; 31A-2-202; 31A-21-201; 31A-22-605; 31A-22-623; 31A-22-626; 31A-23a-402; 31A-26-301**