

AGENCY-RELATED LEGISLATION FOR ECONOMIC AFFAIRS COMMITTEE REVIEW, COMMENT

Department of Labor and Industry	
<p>Short description: Unemployment insurance housekeeping bill _____</p> <p>Governor's comment: Approved #02-001</p>	<ol style="list-style-type: none"> 1) Clarify current law. 2) Correct citations. 3) Enact legislation corresponding to federal requirements. 4) Specify ESA program funding. 5) Clarify language for appeal timelines.
<p>Short description: Revise building code enforcement provisions and boiler fees. _____</p> <p>Governor's comment: Approved #05-002</p>	<ol style="list-style-type: none"> 1) Building code enforcement provisions are not applicable to additions to the building code chapter, e.g. plumbing, electrical and elevator sections. 2) Fee increase for boiler inspections (because many insurance companies are no longer inspecting these devices, which means an increased workload and a need for an additional inspector).
<p>Short description: Revise contractor registration laws _____</p> <p>Governor's comment: Approved #04-003</p>	<ol style="list-style-type: none"> 1) Remove requirement that contractor registration be done under oath. This will help web-based registrations. 2) Allow part of the fees charged for an exempt independent contractor to be deposited in the contractor registration fund. The IC program issues a certificate to registered contractors but cannot collect a portion of the fee paid to support the program.

Department of Labor and Industry

Short description:
Revise professional and occupational licensing laws per audit or board suggestion

Governor's comment:
Approved #05-004

- 1) Private security patrols - remove appointment of an agent, remove requirement for certified mail and certain notice requirements. Also removes U.S. citizenship requirement for licensees/board members.
- 2) Board of medical examiners - modifies reference to restricted license and removes supervision requirement in conflict with statute regarding nurse midwives.
- 3) Board of dentistry - removes requirement for signature, replaces "forfeit" with "lapsed" or "expired," substitutes "late fee" for "penalty", removes address listing requirement, deletes surgeon from list of exemptions for practice of dentistry; clarifies that dental auxiliary may work in sites other than dental office with supervision.
- 4) Board of nursing - addresses refund of LPN's application fee.
- 5) Board of optometry - removes as outdated requirements for high school certificate and course for topical application of diagnostic agents. Puts fines in general fund not special revenue account.
- 6) Physical therapy examiners - Removes requirement to purchase topical medications from MT pharmacy. Requests national exam.
- 7) Radiologic technologists - Want industrial x-ray equipment exempt from licensure. Want national exam to be allowed.
- 8) Speech pathologists - Want national exam and no requirement for publication of licensee lists because electronic lists are more current.
- 9) Veterinarians - Remove reciprocal practice provisions. Allow occasional practice by unlicensed vets for specialized cases, change term "forfeiture" to "lapsed" or "expired." Allow national exam. Remove military renewal language.
- 10) Board of psychologists - Allow national exam. Clean up exemption statute.
- 11) Board of pharmacy - Change timing of script to date on which it is written rather than date on which it is filled.
- 12) Boards of athletics, sanitarians, public accountants - increase board membership.

Department of Labor and Industry	
<p>Short description: Clarify responsibilities of licensing boards vs. the Department's authorities and responsibilities</p> <p>_____</p> <p>Governor's comment: Approved #05-005</p>	<p>1a) Boards - determine practice standards, set board fees, discipline licensees.</p> <p>1b) Department - issue routine licenses, set administrative fees, establish business practices, hire/fire personnel, standardize forms, establish application processes, set license renewal dates/terms, direct continuing ed program approval and audits.</p> <p>2) Allow Department to sell list of licensees for workforce shortage surveys and studies. Money to be used to support database.</p> <p>3) Require legislation for combining boards when number of licensees is too small to support an independent board.</p> <p>4) Repeal specific board statutes requiring Department to hire certain employees to assist certain boards.</p> <p><i>*Identified as major legislation.</i></p>
<p>Short description: Revise workers' compensation laws -- department housekeeping bill</p> <p>_____</p> <p>Governor's comment: Approved #04-006</p>	<p>1) Clarify Uninsured Employers' Fund interest charges.</p> <p>2) Clarify Uninsured Employers' Fund collections language.</p> <p>3) Clarify penalty for insurers' failure to file summary reports.</p> <p>4) Delete oath requirement for documentation of medical services.</p> <p>5) Provide penalty if employer violates statutory requirement by paying medical benefits directly.</p> <p>6) Revise terminology regarding health care facilities.</p> <p>7) Allow subsequent injury fund assessments to be deferred in cases of less than \$200,000.</p> <p>8) Clarify what subsequent injury fund must report as income.</p> <p>9) Revise revocation procedures for Plan 1 for notice and hearing.</p> <p>10) Provide for claim summary information in insolvency cases.</p> <p>11) Clarify an employer must insure with same Plan 2 or Plan 3 insurer to prevent risk splitting.</p> <p>12) Clarify that department retains interest (for payment of benefits) on liquidated deposits paid as security.</p> <p>13) Sunset the work comp advisory board.</p> <p>14) Allow administrative fund to be invested and retain earnings.</p>
<p>Short description: Address on-farm scales in weights & measures licensing-- housekeeping bill</p> <p>_____</p> <p>Governor's comment: Approved #05-007</p>	<p>1) Incorporate farm scales into one-stop licensing program.</p> <p>2) Modify length of time between renewal date and assessment of late renewal fees.</p>

Department of Labor and Industry	
<p>Short description: Revise professional employer organization laws--housekeeping _____</p> <p>Governor's comment: Approved #04-008</p>	<ol style="list-style-type: none"> 1) Define a financial statement in way that does not require audited financial statement for professional employer organizations. 2) Clarify that professional employer organization must register with secretary of state's office if organized as a corporation or LLC. 3) Clarifies revocation procedure and disciplinary procedures for failing to pay payroll related taxes. 4) Clarifies acceptable sureties.
<p>Short description: Amend requirement for licensed physician at boxing event _____</p> <p>Governor's comment: Approved #05-010</p>	<ol style="list-style-type: none"> 1) Change requirement for licensed physician to be at ringside to requirement for a licensed health care provider.
<p>Short description: Modify description of fund for wage and hour trust fund _____</p> <p>Governor's comment: Approved #04-011</p>	<ol style="list-style-type: none"> 1) Change reference to "private purpose trust fund" to GAAP-appropriate "agency" fund. 2) Money would be deposited in the "wage collection fund".
Department of Commerce	
<p>Short description: Create entity that can issue "bank-qualified" bonds under IRS rule _____</p> <p>Governor's comment: More info. #71-001</p>	<ol style="list-style-type: none"> 1) Montana Facility Finance Authority would set up entity that could issue "bank qualified" bonds under the tax exempt status of IRS Code 265(b)(3). 2) Local banks would be able to buy the bonds. 3) The bonds would help finance facilities smaller than those usually assisted by the Finance Authority, including Critical Access Hospitals, group homes for those with developmental disabilities.

Department of Commerce	
<p>Short description: Exempt Board of Housing from Montana Insurance Code _____</p> <p>Governor's comment: Disapproved #74-002</p>	<p>1) The legislation would exempt the Board of Housing from the Montana Insurance Code under 33-1-102 ("(1) A person may not transact a business of insurance in Montana or a business relative to a subject resident, located, or to be performed in Montana without complying with the applicable provisions of this code.")</p> <p>2) The Board would establish a program to provide hazard insurance coverage that limits a homeowner's maximum exposure to a \$500 deductible on a homeowner policy that offers a \$1,000 deductible.</p> <p>3) The program would make up the difference -- at a projected cost of \$50,000 a year based on a typical number of 100 claims at year. The cost would be through a premium charged the borrower and ultimately by the arbitrage on bonds issued by the board.</p>
<p>Short description: Revise and clarify resort tax statutes _____</p> <p>Governor's comment: More information #51-003</p>	<p>1) The Department of Commerce is responsible for designating a resort area or community. Not all the requirements are straightforward.</p> <p>2) Designation by department is required before an election/vote on whether to impose a Resort Tax. There's a question of how long a designation should last.</p> <p>3) Once designated, can an area be expanded?</p> <p>4) Who can request the Department of Commerce to study an area for resort designation?</p>
<p>Short description: Revise references to developmental disabilities council _____</p> <p>Governor's comment: Approved #81-004</p>	<p>Passage of HB734 in 2003 assigned to the Department of Commerce the responsibility for the Developmental Disabilities Planning and Advisory Council and allowed the state to contract with a nonprofit corporation to carry out the responsibilities delegated to the council.</p> <p>The Montana Council on Developmental Disabilities took over responsibilities in January 2004.</p> <p>Amendments to 2-15-1869 and 2-15-1870 would replace existing references with generic "council".</p>
<p>Short description: Revise laws related to the microbusiness development act. _____</p> <p>Governor's comment: More info #51-005</p>	<p>1) A subcommittee of the Economic Development Advisory Council is looking at whether legislative changes are needed to modify the microbusiness development act. (Title 17, Chapter 6, part 4)</p>

Department of Commerce	
<p>Short description: Revise statutes related to Montana Heritage Development and Preservation Commission _____</p> <p>Governor's comment: More information #80-006</p>	<p>No specifics yet, just a placeholder pending Montana Heritage Commission recommendations.</p>
<p>Short description: Create incentives to produce films in Montana _____</p> <p>Governor's comment: More information #52-007</p>	<p>1) Tourism Advisory Council task force is working on legislation related to incentives for filmmakers. The incentives are expected to correspond to projected new tax revenue generated from spending associated with a film being produced in Montana.</p>

Department of Agriculture

Short description:

Amend statutes related to commodity dealers

Governor's comment:

Approved #50-002

1) Amend 80-4-421 to allow the department to suspend or revoke the commodity dealer license of a person who buys agricultural commodities but does not collect, report or pay assessments.

80-4-421. License suspension and revocation -- renewal. (1) The department may revoke, suspend, or modify a license when it has reasonable cause to believe that the licensee has committed any of the following acts, each of which is a violation of parts 4 through 7 of this chapter:

- (a) failure to maintain all initial licensing requirements, including insurance, bonding, and net asset requirements. In determining compliance with net asset requirements, the department may consider the licensee's status under any prior or current bankruptcy proceedings, as well as any outstanding civil settlements or judgments.
 - (b) aiding or abetting another person in the violation of the licensure or any other provisions of parts 4 through 7 of this chapter;
 - (c) conviction of any criminal offense defined under Title 45, after considering Title 37, chapter 1, part 2;
 - (d) failure or refusal to allow inspection or maintain and provide records, reports, and other information required by the department;
 - (e) failure or refusal to post storage and other charges as filed with the department;
 - (f) failure or refusal to accept agricultural commodities for storage as required under 80-4-523;
 - (g) failure to comply with the warehouse receipt and scale weight ticket requirements of 80-4-525 and 80-4-527;
 - (h) failure of a warehouse operator to maintain and deliver upon request sufficient agricultural commodities to cover outstanding warehouse receipts as required under 80-4-531;
 - (i) discrimination in charges by a warehouse operator as provided in 80-4-524;
 - (j) failure to provide payment for any agricultural commodity;
 - (k) failure to satisfy a judgment entered as a result of a violation of this chapter; or
 - (l) violation of or failure or refusal to comply with any other provision of parts 4 through 7 of this chapter or any rule adopted by the department pursuant to parts 4 through 7.
- (2) The department may refuse to issue or renew a license if the applicant or licensee:
- (a) has a license as a warehouse operator or commodity dealer that was previously or is currently suspended or revoked. In determining the sufficiency of cause, the department shall consider the nature and length of the action and any subsequent licensure or other evidence of rehabilitation.
 - (b) does not satisfy the bonding, insurance, or net asset requirements as specified in subsection (1)(a) or any other provisions required as a condition to licensing;
 - (c) has been convicted of a criminal offense and the denial or refusal is made after considering Title 37, chapter 1, part 2.
- (3) The issuance of a license based on information provided by the applicant that the department subsequently determines incorrect is void, and any conduct under that license is a violation.
- (4) All proceedings brought under subsections (1) and (2) must be conducted under the provisions of the Montana Administrative Procedure Act.
- (5) The department is authorized to issue summary revocations, suspensions, or denials without hearing pursuant to the procedures established in 2-4-631.

2) Amend 80-4-606 to clarify that grain transaction records must be kept for five years after the transaction.

80-4-606. Inspection of premises, books, and records. The department may at any reasonable time inspect the premises and records of any commodity dealer used in the conduct of his business. A commodity dealer shall, upon request of the director, furnish to the department at any reasonable time and place all books, accounts, records, and papers relating to agricultural commodity transactions within the state. If there exists good cause to believe that a person is doing business as a commodity dealer without a license, the department may inspect the books, papers, and records of the person that pertain to agricultural commodity purchases.

Department of Agriculture	
<p>Short description: Clarify conditions requiring a specific management plan regarding impaired groundwater conditions</p> <hr/> <p>Governor's comment: Approved #30-003</p>	<p>1) Amend 80-15-212 to clarify conditions requiring development of a specific management plan and to enable a determination of the most appropriate means of addressing impaired groundwater conditions that do not represent risk to human health, the environment or the ecology.</p> <p>80-15-212. Specific agricultural chemical ground water management plans.</p> <p>(1) Except as provided in 80-15-216, the department shall develop and implement agricultural chemical ground water management plans specific to particular agricultural chemicals and to a defined geographical area:</p> <p>(a) when the level of an agricultural chemical found in ground water is at 50% of the standard or interim numerical standard at a point of standards application and is scientifically validated;</p> <p>(b) when a definite trend of increased presence of the agricultural chemical in ground water at a point of standards application is scientifically validated;</p> <p>(c) when agricultural chemicals have been determined to have migrated in the ground water from the point of detection;</p> <p>(d) when EPA proposes to suspend or cancel registration of an agricultural chemical, prohibits or restricts the chemical's sale or use in the state, or otherwise initiates action against a chemical because of ground water concerns and when EPA's action, restriction, or prohibition will be implemented unless the state develops an adequate management plan; or</p> <p>(e) when agricultural chemicals that possess or are suspected of possessing properties that indicate potential to migrate to ground water are being applied on areas underlain by ground water that is vulnerable to impairment.</p> <p>(2) Any person using an agricultural chemical that is addressed by a specific agricultural chemical ground water management plan in the geographical region that is addressed by the plan shall comply with the plan. The department may specifically identify and designate persons who are under the plan and may inform any person about the plan.</p> <p>(3) The department shall prioritize preparation of specific agricultural chemical ground water management plans in consideration of the specific circumstances of each area and within available resources.</p>
<p>Short description: Amend Title 80, chapter 4 to match changes in federal law.</p> <hr/> <p>Governor's comment: Approved #30-005</p>	<p>This is a placeholder in case changes are needed to reconcile federal legislation with the existing state grain warehouse/commodity dealer licensing and bonding provisions in Title 80, Chapter 4.</p> <p>The Department says an amendment would become effective only if federal requirements are expanded to include licensing and bonding of commodity merchandising.</p>

Montana State Fund	
<p>Short description: Incorporate into legislation the SB 304 study committee recommendations _____</p> <p>Governor's comment: More information #01-001</p>	<p>The SB 304 Committee has recommended that the State Fund not be sold. Among recommendations that may be included in legislation:</p> <ul style="list-style-type: none"> • Permission for the State Fund to bid on public entities as a third party administrator. • Phase in premium tax payments for State Fund, starting in FY 2006, to be paid to the Department of Revenue. • Appointments of 4 legislators (2 House, 2 Senate) by minority and majority leaders as liaisons/nonvoting members of the State Fund board.
<p>Short description: Address State Fund insurance, operation needs _____</p> <p>Governor's comment: Suggested combining #01-002 with #01-001</p>	<p>#01-001 is for SB 304 recommendations. #01-002 is for State Fund alternatives or additional needs. Nothing specified as yet.</p>
State Auditor's Office	
<p>Short description: Create tax credit program to help small businesses, individuals buy health insurance _____</p> <p>Governor's comment: Disapproved #03-001</p>	<p>Montana Healthcare Affordability Act would:</p> <ol style="list-style-type: none"> 1) create a tax credit program for small businesses and low-income individuals to help purchase health insurance. The tax credits would be refundable and advanceable and would pay up to 50% of the premium for small businesses with up to 10 employees. 2) mentions as a potential funding source a \$1/package cigarette tax, which would generate \$33 million/yr for health care of which \$15 million/yr would be for a small business health insurance program. <p><i>*Identified as major legislation</i></p>
<p>Short description: Credit scoring _____</p> <p>Governor's comment: Approved, more info #03-002</p>	<ol style="list-style-type: none"> 1) Limit use of credit scoring in the underwriting and rating of insurance. 2) Issues addressed by proposed legislation would include: <ul style="list-style-type: none"> --the absence of credit history or the inability to determine a consumer's credit history; --the number of credit inquiries made about a consumer; --collection accounts identified with medical bills; --a consumer's use of a particular type of credit/debit card. <p><i>*Identified as major legislation.</i></p>

State Auditor's Office	
<p>Short description: Montana Capital Formation Act _____</p> <p>Governor's comment: More information #04-003</p>	<p>Promote capital formation in Montana by creating a venture capital fund that uses deferred tax credits as incentives. Projected start-up costs of \$200,000.</p> <p><i>*Identified as major legislation.</i></p>
<p>Short description: Interstate Insurance Compact _____</p> <p>Governor's comment: Approved #03-004</p>	<p>This bill would add Montana to the group of states that use a single commission for approval of life insurance and related products (disability income and long-term care). The National Association of Insurance Commissioners is working to provide a speed to market compact among states. Colorado and Iowa are compact members.</p> <p><i>*Identified as major legislation.</i></p>
<p>Short description: Uniform Securities Act _____</p> <p>Governor's comment: More information #04-005</p>	<p>Title 30, chapter 10, parts 1 through 3 is the Securities Act of Montana. The proposed legislation will update, reconcile and coordinate federal and state regulation using the 2002 Uniform Securities Act drafted by the Uniform Law Commissioners.</p> <p><i>*Identified as major legislation.</i></p>
<p>Short description: Captive Insurance _____</p> <p>Governor's comment: Disapproved #03-006</p>	<p>1) Amend Title 33, chapter 28 to eliminate the minimum premium tax for captive insurance companies. Base the tax instead on actual written premium. 2) Cap the premium tax at \$100,000. 3) Clarify the language in 33-11-103(4): All risk retention groups chartered in this state shall file with the department and the national association of insurance commissioners an annual statement in a form prescribed by the national association of insurance commissioners and in diskette form, if required by the commissioner, and completed in accordance with its instructions and the national association of insurance commissioners' accounting practices and procedures manual.</p>
<p>Short description: Notice requirements _____</p> <p>Governor's comment: More information #03-007</p>	<p>Make certain notices, such as rate increases or altered terms, applicable to only employer groups. Coordinate with association group insurance codes.</p>

State Auditor's Office	
<p>Short description: Structured settlement _____</p> <p>Governor's comment: More information #03-008</p>	<p>The income tax code contains a provision that has been construed as allowing individuals to sell structured settlements. This proposal seeks to minimize ways in which customers can be misled.</p>
<p>Short description: Preexisting condition _____</p> <p>Governor's comment: More information #03-009</p>	<p>1) Amend the definition of preexisting condition in 33-22-140 to conform with definitions in 33-22-246 and 33-22-514.</p> <p>33-22-140 (21) "Preexisting condition exclusion" means, with respect to coverage, a limitation or exclusion of benefits relating to a condition based on presence of a condition before the enrollment date coverage, whether or not any medical advice, diagnosis, care, or treatment was recommended or received before the enrollment date.</p> <p>33-22-246. Preexisting conditions relating to individual market. (1) Except as provided in subsection (2), a health insurance issuer offering individual health insurance coverage may not exclude coverage for a preexisting condition unless:</p> <p>(a) medical advice, diagnosis, care, or treatment was recommended to or received by the participant or beneficiary within the 3 years preceding the effective date of coverage; and</p> <p>(b) coverage for the condition is excluded for not more than 12 months.</p> <p>(2) A health insurance issuer offering health insurance coverage may not impose a preexisting condition exclusion on a federally defined eligible individual because of a preexisting condition.</p> <p>33-22-514. Preexisting conditions relating to group market. (1) A group health plan or a health insurance issuer offering group health insurance coverage may not exclude coverage for a preexisting condition unless:</p> <p>(a) medical advice, diagnosis, care, or treatment was recommended or received by the participant or beneficiary within the 6-month period ending on the enrollment date;</p> <p>(b) exclusion of coverage extends for a period of not more than 12 months or 18 months in the case of a late enrollee; and</p> <p>(c) the period of the preexisting condition exclusion is reduced by the aggregate of the periods of creditable coverage applicable to the participant or beneficiary as of the enrollment date.</p> <p>(2) Genetic information may not be excluded as a preexisting condition in the absence of a diagnosis of the condition related to the genetic information.</p> <p>(3) Pregnancy may not be excluded as a preexisting condition.</p>
<p>Short description: False filing penalty _____</p> <p>Governor's comment: More information #03-010</p>	<p>Revise upwards to \$25,000 per violation the current \$1,000 penalty for filing an annual statement containing any false material statement.</p>

State Auditor's Office	
<p>Short description: Indemnification agreement required _____</p> <p>Governor's comment: More information #03-011</p>	<p>Require conventional domestic insurers to have an indemnification agreement with banks, trust companies, and securities brokerage firms.</p>
<p>Short description: Revise Farm Mutual Insurers statutes _____</p> <p>Governor's comment: Approved, more information #03-012</p>	<ol style="list-style-type: none"> 1) Revise Title 33, Chapter 4, regarding Farm Mutual insurers. 2) Update statutes. 3) Require indemnification agreements. 4) Limit investments in home office real estate. 5) Include reporting and notice of cancellation provisions.
<p>Short description: Reimbursement for overpayment _____</p> <p>Governor's comment: Approved, more information #03-013</p>	<p>Limit the period in which a company can request a reimbursement for overpayment to the same period that a company allows the insured to file a claim.</p>
<p>Short description: Surplus lines limits _____</p> <p>Governor's comment: Approved, more information #03-014</p>	<ol style="list-style-type: none"> 1) Make explicit that Surplus Lines insurance is only for property and casualty insurance products. 2) Prohibit the issuance of life and disability insurance projects in the Surplus Lines market.
<p>Short description: Group life minimums _____</p> <p>Governor's comment: Approved, more information #03-015</p>	<p>Decrease minimum coverage requirements to 2 lives from 10, so more small employers can access the group life products market.</p>

State Auditor's Office	
<p>Short description: Index nonforfeiture rate _____</p> <p>Governor's comment: Approved, more information #03-016</p>	<p>Use the National Association of Insurance Commissioners' model to index the forfeiture rate.</p>
<p>Short description: Guaranty association deductible _____</p> <p>Governor's comment: More info. #03-017</p>	<p>1) Montana Guaranty Association has asked to eliminate the \$100 deductible for claims against the guaranty association. 2) Amend 33-10-105, general powers and duties, to reflect the change.</p>
<p>Short description: Guaranty association immunity _____</p> <p>Governor's comment: Approved, more information #03-018</p>	<p>1) Coordinate immunity language in 33-10-110 for property and casualty with 33-10-207, life and health. 33-10-110. Immunity. There shall be no liability on the part of and no cause of action of any nature shall arise against any member insurer, the association or its insurance producers or employees, the board of directors, or the commissioner or his representatives for any action taken by them in the performance of their powers and duties under this part. 33-10-207. Immunity. There is not any liability on the part of and a cause of action of any nature may not be brought against any member insurer or its agents or employees, the association or the association's agents or employees, members of the board of directors, or the commissioner or the commissioner's representatives for any action taken by them in the performance of their powers and duties under this part.</p>
<p>Short description: Insurance housekeeping _____</p> <p>Governor's comment: Approved, more information #03-019</p>	<p>Technical amendments to: Remove ambiguity in 33-28-105(8)(c) re: reciprocal captive insurers. Update 33-2-523 to adopt NAIC 2001 standard ordinary mortality tables Clarify 33-20-704(1) wording "or intends to issue". Include in 33-12-107 the word "manual". Repeal sections 33-2-532, 533, 534, 535 as redundant or inconsistent with 33-12-107. Coordinate 33-17-102 with NAIC model for tiered probationary license. Coordinate "application form" language in Chapter 17. Clarify in 33-22-101 that 33-22-301 applies to group or blanket policies. 33-22-140 - include "any state's high risk pool." Amend various statutes in Chapter 23 in conflict with 33-15-103. Move 61-12 Chapter 3 on Motor Club Service Companies to Title 33, Chapter 23 Amend 33-19-105 to extend sunset pending HIPAA privacy evaluation. Amend 33-20-105 to allow a converted policy to be contestable for 2 years under certain conditions. Amend 33-30-102 cross reference to 33-12-107 NIAC procedures on investment valuation. Amend 33-30-105 incontestability language to correct wording from 2003. Coordinate language between 33-15-1103, 33-23-214 and 33-23-401 for notification requirements for failure to pay premium.</p>