John Ashcroft, Governor

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Lewis E. Melahn Director

BULLETIN 92-02

BULLETIN

TO: ALL MEDICARE SUPPLEMENT INSURERS

FROM: LEWIS E. MELAHN, DIRECTOR

DATE: MAY 1, 1992

RE: STANDARPHZEDSICIANDED AND INTO PERATIVE

The Missouri Department of Insurance will adopt the NAIC Model Regulation to implement the Medicare Supplement Insurance Minimum Standards Model Act when that act becomes law in this state.

This department has historically disapproved medicare supplement policies that required skilled nursing homes to be Medicare approved. The Health Care Financing Administration has determined that states must require the more restrictive definition. Therefore, standardized plans which cover skilled nursing coinsurance must recognize only those confinements in Medicare approved facilities.

All companies with approved standardized forms utilizing skilled nursing home definitions which do not require Medicare approval of the facility must be revised prior to the effective date of this regulation. This date will be on or before July 30, 1992. Revised policy page(s) and outlines of coverage may be filed to accomplish these necessary revisions. No filing fee or transmittal document is required for this substitution.