

Cox Health Systems Insurance Company Cox Health Systems HMO, Inc.

April 24, 2018

Angela Nelson
Director of Market Regulation and Chief Industry Liaison
Missouri Department of Insurance
Financial Institutions and Professional Registration
301 West High St., Room 530
P.O. Box 690
Jefferson City, MO 65102

Re: Request for No-Action Letter

Dear Ms. Nelson:

Cox Health Systems Insurance Company ("CHSIC"), submits this expedited request for a "no-action letter" pursuant to RSMo. Section 374.018. Specifically, CHSIC requests that the Department issue a no-action letter stating that CHSIC may discontinue offering or renewing individual health insurance coverage in 2019 that does not constitute either grandfathered and/or grandmothered coverage, but avoid being deemed to have exited the individual market under RSMo. Section 376.454.4(1). Accordingly, CHSIC would not be (i) required to provide 180-days' advance notice of such discontinuance or (ii) prohibited from issuing new policies in the individual market for a period of five years.

CHSIC is currently reviewing options but planning on renewing only its grandfathered and/or grandmothered policies for 2019. Due to the nature of the grandfathered and/or grandmothered plans and addressing RSMo. Section 376.454.3(2) these plans would not be offered to any additional individuals.

CHSIC is requesting that the Department not deem this potential course of action to be a market exit, thereby allowing CHSIC to issue new policies in the individual market as early as 2020.

Please feel free to contact me by telephone at (417) 269-2936 or email at maug@coxhealthplans.com with any questions.

Sincerely,

Matthew Aug President

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Cc: Chlora Lindley-Myers, Director