

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



August 12, 2019

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 affirming that due to the payment grace period of 90 days under the Affordable Care Act Marketplace, for members that qualify, if the member hasn't paid the premium due, this circumstance would be considered "particular circumstance requiring special treatment that prevents timely payment" as defined under RSMo. Section 376.383-384 definition for a "clean claim".

If the definition of a "clean claim" is met other than the circumstance noted above, at the time the member pays the premium that is due, any claims that have been accumulated for the specified time period would be considered "clean claims" and subject to RSMo. Section 376.383-384.

Please feel free to contact me by telephone at (417) 269-4679 with any questions.

Sincerely,

Matthew Aug President

Cc: Chlora Lindley-Myers, Director