



**DEPARTMENT OF INSURANCE, FINANCIAL
INSTITUTIONS AND PROFESSIONAL REGISTRATION**

P.O. Box 690, Jefferson City, Mo. 65102-0690

INSURANCE BULLETIN 14-02

**Extension of CMS Transitional Policy
Issued March 21, 2014**

To: All health carriers issuing health benefit plans in Missouri

From: John M. Huff, Director

Re: Extension of CMS Transitional Policy

The Department issued [Bulletin 13-07](#) on Nov. 21, 2013, regarding a transitional policy for non-ACA compliant health plans announced by the U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services (CMS), on Nov. 14, 2013.

CMS announced a two-year extension of the transitional policy on March 4, 2014. As reflected in the [CMS announcement](#), carriers that have issued or will issue a non-ACA compliant health benefit plan anytime in 2014 may renew these plans through Oct. 1, 2016. As also noted in the [CMS announcement](#), the transitional policy applies to the large employer group market for those employers with 51 to 100 employees.

As with [Bulletin 13-07](#), the Department has not identified any Missouri insurance law that prohibits the continuation of coverage permitted by the CMS transitional policy for the individual or small employer group market or for large employer groups covering 51 to 100 employees.

The Department recognizes this transitional policy allows Missouri consumers to have additional health insurance plan choices. Carriers are encouraged to ensure they make information about all health insurance plan choices available to eligible employers and all enrollees in order to help them make fully informed decisions about their health insurance purchases. Carriers are also encouraged to review the [CMS announcement](#) to ensure compliance with its stated requirements.

Health carriers with questions should contact the Life and Health Section, Division of Market Regulation, at 573-751-3365.