



**Missouri Department of Insurance, Financial Institutions & Professional Registration  
Insurance Market Regulation Division  
Life & Healthcare Section**

**Mandated Coverage and Mandated Offers for  
Medical Expense & HMO Policy Forms**

Subject	Citation	Summary	Mandate, Offer or Required Provision.
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**Mandates and Offers  
- SERVICES -**

<p align="center"><i>An Offer is a mandate to offer coverage. The following mandates apply to both group and individual contracts unless stated.</i></p>			
HIV/AIDs	<a href="#">20 CSR 400-2.110</a>	All forms shall cover HIV infection, including AIDS and ARC, as they would any other serious medical condition.	MANDATE
Diabetes	<a href="#">376.385 RSMo.</a>	Coverage for all physician-prescribed equipment, supplies and self-management training.	OFFER
Drug Co-pay	<a href="#">376.386 RSMo.</a>	1 co-pay for multi dosage, where applicable	MANDATE
Drug Cancellation Notification	<a href="#">376.392 RSMo.</a>	Carriers are required to notify enrollees 30 days prior to cancellation of a specific Rx.	MANDATE
Newborn coverage	<a href="#">376.406 RSMo.</a>	Moment of birth to 31 days.	MANDATE
Clinical Trials	<a href="#">376.429 RSMo.</a>	Shall provide coverage for routine patient care costs incurred from phase II, III or IV clinical trials	MANDATE
Newborn Hearing Screening	<a href="#">376.1220 RSMo.</a>	Coverage for Newborn hearing screening, necessary re-screening, follow-up.	MANDATE
Speech & Hearing	<a href="#">376.781 RSMo.</a>	Coverage for the necessary care and treatment of loss or impairment of speech or hearing.	OFFER
Mammography	<a href="#">376.782 RSMo.</a>	Minimum requirements	MANDATE
Child Health Supervision	<a href="#">376.801 RSMo.</a>	<i>Applies to Group only</i>	OFFER
Coverage for adopted children	<a href="#">376.816 RSMo.</a>	Provision identifying the effective dates of coverage for adoptive children	MANDATE
Child Coverage: Discrimination Prohibited	<a href="#">376.820 RSMo.</a>	Prohibited discrimination of child enrollment	MANDATE
Direct access OB/GYN	<a href="#">376.1199 RSMo.</a>	Direct access OB/GYN, Osteoporosis, Contraceptives	MANDATE
Chemotherapy	<a href="#">376.1200 RSMo.</a>	Chemotherapy/Bone Marrow Transplants	OFFER
Reconstructive surgery following mastectomy	<a href="#">376.1209 RSMo.</a>	Coverage for reconstructive surgery & prosthetic devices following mastectomy	MANDATE
Minimum maternity benefits	<a href="#">376.1210 RSMo.</a>	48/96 hour inpatient, post-discharge, etc.	MANDATE
Childhood immunizations	<a href="#">376.1215 RSMo.</a>	Childhood immunizations with no deductible, coinsurance or co-payment	MANDATE
First Steps	<a href="#">376.1218 RSMo.</a>	For children enrolled in the Part C early intervention system.	MANDATE
PKU testing and formula	<a href="#">376.1219 RSMo.</a>	Coverage for the treatment of phenylketonuria	MANDATE



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Coverage for hospital dental procedure	<a href="#">376.1225 RSMo.</a>	Coverage for general anesthesia, hospital charges for dental care	MANDATE
Coverage for Chiropractic Care	<a href="#">376.1230 RSMo.</a>	Shall provide chiropractic care, as defined in chapter 331, RSMo, as part of basic health care services for covered conditions.  Does not apply to “individually underwritten” coverage. (Some groups may be individually underwritten such as Association or Discretionary groups)	MANDATE  See note for applicability
Coverage for Prosthetics	<a href="#">376.1232 RSMo.</a>	Shall offer coverage for prosthetic devices and services, including original and replacement devices, as prescribed by a physician acting within the scope of his or her practice.	OFFER
Cancer Screenings	<a href="#">376.1250 RSMo.</a>	Pelvic exam, prostate exam, colorectal exam, etc.	MANDATE
Cancer Diagnosis- 2 <sup>nd</sup> Opinion	<a href="#">376.1253 RSMo.</a>	Patient has the right to a referral for a second opinion.	MANDATE
Antigen Testing	<a href="#">376.1275 RSMo.</a>	Antigen testing – Bone marrow transplantation	MANDATE
Testing for lead poisoning	<a href="#">376.1290 RSMo.</a>	Coverage for testing pregnant women for lead poisoning and for all testing for lead poisoning authorized by sections 701.340 to 701.349, RSMo, or by rule of the department of health and senior services promulgated pursuant to sections 701.340 to 701.349, RSMo.	OFFER

**Mental Health / Chemical Dependency**

Alcoholism	<a href="#">376.779 RSMo</a>	30 days inpatient treatment for alcoholism - applicable if the benefits outlined under 376.811 are not automatically included or are rejected and the benefits outlined under 376.827 are not provided	MANDATE
Definitions	<a href="#">376.810 RSMo.</a>	Definitions: chemical dependency & mental illness	MANDATE
Chemical dependency and mental illness benefits	<a href="#">376.811 RSMo.</a>	Minimum standards for coverage offered for chemical dependency and mental illness	OFFER
Mental Health & Chemical Dependency	<a href="#">376.825-840 RSMo.</a>	Mental Health & Chemical Dependency Minimums (If Coverage Included)	MANDATE
Applied Behavioral Analysis (ABA)	376.1224	GROUP: \$40K+ coverage of ABA therapy, adjusted triennially for inflation	MANDATE
Applied Behavioral Analysis (ABA)	376.1224	INDIVIDUAL: \$40K+ coverage of ABA therapy, adjusted triennially for inflation	OFFER
Mental Health Mandate and Parity	<a href="#">376.1550 RSMo.</a>	No longer allows a time limit for in-patient requirement as found in 376.811.2(3). Applies to group policies with mental health coverage.  Does not apply to “individually underwritten” coverage. (Some groups may be individually underwritten such as Association or Discretionary groups)	MANDATE –  See note for applicability



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**Grievance Procedures & Utilization Review**

Definitions UR	<a href="#">376.1350 RSMo.</a>	Definitions UR	Listed for general reference purposes
Right to appeal	<a href="#">376.1361.10 RSMo.</a>	Right to appeal for coverage of drugs & durable medical equip.	MANDATE
UR Determinations	<a href="#">376.1363 RSMo.</a>	Notification requirements for UR determinations	MANDATE
Determination for emergency services	<a href="#">376.1367 RSMo.</a>	UR or benefit determination for emergencies	MANDATE
Utilization Review procedures	<a href="#">376.1372 RSMo.</a>	UR procedures in EOC	MANDATE
Grievance procedures in EOC	<a href="#">376.1378 RSMo.</a>	Includes statement that enrollee can contact MDI at anytime	MANDATE
Grievance procedures	<a href="#">376.1382 RSMo.</a>	Guidelines for 1 <sup>st</sup> level grievance procedure identified	MANDATE
Grievance: second level review	<a href="#">376.1385 RSMo.</a>	Guidelines for 2 <sup>nd</sup> level grievance	MANDATE
Expedited review	<a href="#">376.1389 RSMo.</a>	Procedure for an expedited review	MANDATE

**Other Required Provisions**

Conversion - group	<a href="#">376.397 RSMo.</a>	Conversion upon termination of eligibility - group	Required Provision
Continuation of coverage	<a href="#">376.428 RSMo.</a>	Continuation for terminated member - group	Required Provision
Extension of Benefits - group	<a href="#">376.438 RSMo.</a>	Provision for extension of benefits in the event of total disability at the date of any termination	Required Provision
Public Hospitals	<a href="#">376.778 RSMo.</a>	Payment to public hospitals	Required Provision
Spousal continuation - group	<a href="#">376.891-894 RSMo.</a>	Following COBRA	Required Provision
Free Look	<a href="#">20 CSR 400-2.010</a>	10 day free look period for <u>all individual and discretionary group</u> policy forms	Required Provision
Elements of coverage required	<a href="#">20 CSR 400-2.060(3)</a>	Elements of coverage required	Listed for general reference purposes