



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

MISSOURI FILING GUIDELINES

These guidelines for filing requirements and filing fees are based on **Mo. Reg. 20 CSR 400-8.100 and 20 CSR 400-8.200**. Please review these regulations for additional information about filing with the Life & Healthcare Section. If you would like to speak to someone in the Life & Healthcare Section about filing, please call the L&H Section at **573-751-4363**.

<http://sos.mo.gov/adrules/csr/current/20csr/20c400-8.pdf>

<http://www.insurance.mo.gov/laws/index.htm>

Forms that must be submitted to DIFP for “Approval”:

List these forms separately in the “Form Schedule” tab in SERFF.

- | | | |
|---------------------------------------|---|---|
| * Policies / Contracts / Certificates | * Schedule Pages | * All Medicare Supplement related forms EXCEPT advertising |
| * Application / Enrollment forms | * HMO Provider Contracts | * Outline of Coverage (only if approved with Medicare Supplement) |
| * Endorsements / Riders / Amendments | * Life & Health Guaranty Association Notice | |

Rates that must be submitted to DIFP for “Approval”:

List these forms separately in the “Rate/Rule Schedule” tab in SERFF.

Rate filings should be submitted in accordance with Mo. Reg. 20 CSR 400-8.200(8)

- | | |
|---------------|-----------------------|
| * Credit Life | * Medicare Supplement |
|---------------|-----------------------|

Forms that are “Filed for Informational Purposes Only”:

List these forms separately in the “Supporting Documentation” tab in SERFF.

- | | | |
|--|-------------------------------------|---------------------------------|
| * Outline of Coverage (except Med. Sup.) | * Brochures / Advertisements | * Buyers Guide |
| * Policy Delivery Receipt | * Notice of Informational Practices | * Specification or Data Pages |
| * Assignment Form | * Description of Separate Accounts | * Actuarial Notice/Descriptions |
| * Benefit Summary | | |

Rates that are “Filed for Informational Purposes Only”:

List these forms separately in the “Rate/Rule Schedule” tab in SERFF.

Rate filings should be submitted in accordance with Mo. Reg. 20 CSR 400-8.200(8)

- * General Rates (Not Credit Life or Med Sup.)

Reports

List reports in the “Supporting Documentation” tab in SERFF.

- | | | |
|---|--|--|
| * Annual Report of Utilization Review Activities (all health plans) | * Small Employer Rate Compliance Certification | * HMO Annual Access Plan |
| * Certificate of Mental Health Compliance (all health plans) | * (5)(e) Association affidavits | * HMO Service Area Changes |
| * Medicare Select New Plan - Plan of Operation | * LTC Suitability | * HMO Quarterly and Annual Supplemental Data Reports |
| * Medicare Select Quarterly Provider List | * LTC Recissions | * HMO Annual Mental Health Confidentiality Report |
| * Medicare Select Grievances | * LTC Replacement and Lapse | * Provider Selection Standards |
| | * LTC Denied Claims | * Provider Incentive Arrangements |
| | * Medicare Supplement Multiple Policies | |
| | * Medicare Supplement Refund Calculation | |

Filing Fees:

* Filing fees are billed monthly – do not remit payment with a filing.

* The general filing fee is \$50.00 per filing.



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General Filing Guidelines and Requirements for All L&H filings

*** Checklists**

- For details about how your filing relates to Missouri Statutes and Regulations, please review the form filing checklists located on our web site at <http://www.insurance.mo.gov/industry/filings/checklists/index.htm>.

*** Form Numbers**

- Form numbers must be listed on the SERFF Form Schedule exactly as they are shown on the lower left hand corner of the face page of the form.
- Form numbers cannot be reused. If we discover that you have filed a form with a number that has been used, we will ask you to revise the number or the filing will be rejected.
- Only one attachment per form number is permitted.

*** Length/Size of submission:**

- The Life & Healthcare Section will give priority to filings consisting of less than the lesser of two hundred fifty (250) pages or twenty five (25) forms.

*** Amendments and riders:**

- Amendments must amend policies, and not other amendments or riders. Riders must apply to policies, and not to amendments or other riders.
- Amendments and riders will only be approved for use with the specific policies identified by the company.
 1. If previously approved, the policy which will be affected by the amendment or rider must be identified by SERFF tracking number. If there is no SERFF tracking number, the previously approved policy and stamped approved TD-1 must be attached to the filing as supporting documentation. Any applicable amendment that affects the terms and conditions of the policy must also be similarly identified.
 2. If no policy has been previously approved, then the affected policy must be submitted for approval with the amendment or rider.

*** Extension requests:**

- If you receive a Follow Up Notice (15-Day follow-up notice) and you need more time than the notice allows, then you must request an extension of time by contacting the DIFP Analyst reviewing the filing.

*** Previously Approved Forms:**

- If you submit forms that have been previously approved, please place them on the Supporting Documentation tab of SERFF.

*** Approved vs. Filed:**

- When you question if a form should be filed for informational purposes or filed for approval, please submit that form on the SERFF Form Schedule and make a note in the "General Information" tab.

*** Variable text:**

- The following items may be filed as variable:
 1. eligibility requirements,
 2. benefit amounts and
 3. time or waiting periods
- For other text of the policy form, we may object to variability, but the following guidelines apply:
 1. No brackets within brackets.
 2. No policy form will be approved for which the product analyst is not reasonably comfortable that all variables are understandable and manageable.
 3. Carriers must supply the number of total policy forms that can be generated based on the variable text in a policy form filing (excluding variability stemming from cost-sharing ranges). If the carrier indicates that the total number of possible policies cannot be calculated, then DIFP will disapprove the policy form filing.

*** Insert pages are not accepted in Missouri.**

*** Matrix filings are not accepted in Missouri.**

*** Multi-Line forms are not accepted in Missouri.**

*** Substitution requests will not be fulfilled.**



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- Once a file is closed, it will not be reopened. Changes or edits to previously Approved or Filed form filings will need to be submitted as a new filing with new form numbers.

General Filing Guidelines and Requirements for All L&H filings (cont'd)

*** Blanket health insurance coverage is not accepted as a Type of Insurance in Missouri.**

- Effective 6-1-10, the two "TOI" codes related to blanket health insurance coverage, H04.000 (Blanket Accident/Sickness) and H04.001 (Student), are de-activated in SERFF. Filers using either of these codes should instead use any of the other applicable codes (around 75 to choose from) that describes the type of coverage being issued.
- Effective 6-1-10, DIFP will reject filings where "Group Market Type" indicates "Blanket". Filers should review the seven types of groups listed in Missouri law at section 376.421, RSMo, subsection 1. If the group is not one of these seven types, then the filer should indicate that the Group Market Type is "discretionary" and submit the affidavit for discretionary groups in 20 CSR 400-2.060.

<http://www.moga.mo.gov/statutes/C300-399/3760000421.HTM>

<http://sos.mo.gov/adrules/csr/current/20csr/20c400-2.pdf>

Filing Guidelines for SERFF:

- * A transmittal document is not required on SERFF filings. However, all applicable fields on the "General Information" tab need to be populated.
- * ALL form and rate filings must be in SERFF. The Life & Healthcare Section will reject a paper form or rate filing.
- * The Life & Healthcare Section will not respond to status inquiries on SERFF filings. SERFF allows companies instant access to the status of their filings.
- * For more information on filing guidelines in SERFF, please review the General Instructions document in SERFF.

Filing Guidelines for non-SERFF (paper submissions):

- * The Life and Healthcare Section accepts reports, rate and form filings through SERFF. If there is a document that is not appropriate to submit through SERFF, please contact the Life & Healthcare Section at **573-751-4363**.