



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

MISSOURI FILING GUIDELINES—Updated 10/31/2016

These guidelines for filing requirements and filing fees are based on **Mo. Reg. 20 CSR 400-8.200**. Please review the regulation 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 **573-751-3365**.

<http://s1.sos.mo.gov/cmsimages/adrules/csr/current/20csr/20c400-8.pdf>

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

Forms that must be submitted to DIFP for “Approval”

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

- | | | |
|---------------------------------------|-----------------------------------|--|
| * Application / Enrollment forms | * HMO Provider Contracts | * LTC Personal Worksheets |
| * Endorsements / Riders / Amendments | * HMO Annual Written Access Plan | * LTC Suitability Letters |
| * Policies / Contracts / Certificates | * LTC Partnership Delivery Notice | * Medicare Supplement |
| * Reinstatement Requests/Notices | * LTC Partnership Disclosure Form | * Medicare Supplement – Outline of Coverage (See below for non-Med Supp OOCs) and Advertisements |
| * Rejection Notices | * LTC Partnership Exchange Notice | |
| * Replacement Notices and Disclosures | | |
| * Schedule Pages | | |

If you aren’t sure which tab to attach a form to in SERFF and you don’t see your form listed in these Filing Guidelines, CONTACT THE L&H SECTION AT 573-751-3365.

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(6)

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

SEE BELOW FOR ADDITIONAL INFORMATION REGARDING RATE FILINGS

Forms that are “Filed” for informational purposes only, not “Approval”:

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

- | | | |
|--|---|--|
| * Actuarial Notice/Descriptions | * Description of Separate Accounts | * Plan Designs |
| * All Advertising/Sales Material/Brochures | * Disclosure Statement/Annuity Disclosure | * Policy Delivery Receipt |
| * All Reports (see below) | * Explanation of variable policy language | * Previously approved forms |
| * Annual Life Illustrations | * Forms in foreign languages | * Renewal Notices |
| * Assignment Form | * HIV Consent Form | * Specification or Data Page |
| * Authorization to Obtain and Disclose Information | * Missouri Guaranty Life/Health Notice | * Things You Should Know Before You Buy Long Term Care Insurance |
| * Benefit Summary | * Notice of Cancellation | |
| * Buyers Guide | * Notice of Informational Practices | |
| | * Outline of Coverage (EXCEPT Med. Sup.) | |

If you aren’t sure which tab to attach a form to in SERFF and you don’t see your form listed in these Filing Guidelines, CONTACT THE L&H SECTION AT 573-751-3365.



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Rates that are “Filed” for informational purposes only, not “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(6)

* General Rates (Not Credit Life or Med Supp.)

* Long Term Care

SEE BELOW FOR ADDITIONAL INFORMATION REGARDING RATE FILINGS

Reports

List reports in the “Supporting Documentation” tab in SERFF, unless instructed otherwise.

Every report listed below must be filed separately from every other report being filed.

Do not combine reports into a single filing.

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

Filing Fees:

* EFT payment accepted.

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

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 form numbers are not unique, the forms may be rejected. **If a filing is rejected or withdrawn, the form number can be reused.**
- Only one attachment per form number is permitted.



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

Use of “Other” TOIs: Effective 11/1/2016:

- * The use of H21 – Other; A10 Annuities – Other; or L08 – Other: Companies may use “Other” for multi-line filings, such as: applications, participating agreements, name change endorsements, annual certifications; and riders or amendments that apply to all product lines identified and do NOT amend a specific policy.
- * Please note, some MO insurance laws are specific to products. Please ensure your “Other” filing is compliant across all lines in which the form applies.
- * New Sub-TOIs: mental health certification; Small employer group certifications; multi-line riders; multi-line applications; and advertisements
- * May not mix filings for health with life and annuities under one “other” code. Products must be filed under appropriate TOI.
- * Companies must provide the SERFF tracking numbers of all filings impacted.
- * Cannot use H21 for HMO products, LTC, Credit Life, or Medicare Supplements as they require specific type of licensure and/or have their own TOIs.
- * IIPRC filings: cannot add compact filings to “other” filings as not under our authority to review/approve.

NEW Health TOIs:

- * H22 Health Student Accident: for individually underwritten student accident policies. H04 remains for Student Blanket issued to a facility or is not individually underwritten.
- * H23 Indemnity other than Hospital: An insurance contract that pays a fixed dollar amount without regard to the actual expenses incurred as a result of injury, sickness, and/or medical condition. If hospital indemnity, use the TOI of H14G Group Health – Hospital Indemnity. H14 Hospital Indemnity remains only for contracts that pay a fixed dollar amount without regard to the actual expenses incurred for each day of confinement.
- * H24 Limited Wraparound Coverage: Coverage designed/intended to comply with federal regulations defining excepted limited wraparound coverage such as 45 CFR 146.145, or as permitted by the state. Plans must cover additional benefits beyond cost sharing; cannot offer benefits under COB only; be nondiscriminatory (no pre-existing condition exclusions; can't base on health status; or in favor of highly compensated individuals.
- * For additional information please see the NAIC Product Coding Matrix.

NEW FILING RULE: Effective January 2016:

- * Defines filing submissions: Filed (While “filed” is the first filing type, please do not confuse with a form being “filed” as the rule definition of “filed” has a completely different meaning); Received and Deficient. “Filed” as used in this rule means a filing that contains the appropriate filing fee, proper TOI and filing type and documents are attached to the appropriate tab. Received is used for filings with the appropriate fee but the documents are not intended to be reviewed...in other words this would be an informational only filing. Deficient filing is any filing that does not have the appropriate fee paid.
- * All required filings (reports, certifications, form filings, etc.) are subject to the \$50 filing fee. Any submission without the filing fee will be rejected as Deficient.

*** 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.



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* **Extension requests:**

- If you receive a Follow Up Notice (5-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:**

- If you aren't sure which tab to attach a form to in SERFF and you don't see your form listed in these Filing Guidelines, **CONTACT THE L&H SECTION AT 573-751-3365.**

* **Variable text:**

- No policy form will be approved for which the assigned reviewer is not reasonably comfortable that all variables are understandable and manageable.

* **Insert pages and Matrix filings are not accepted in Missouri.**

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

- 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.

* **Out of state policies covering Missouri residents**

- Out of state certificates to be issued to Missouri residents should be filed separately from all other forms. Filings should include the domicile states approval of the policy in PDF format attached to supporting documents. If the domiciled state did not approve the filing, Missouri will review entire product for compliance with MO Insurance Laws.
- See the "Out-of-state group policy form" memo posted at <http://insurance.mo.gov/industry/filings/lh/index.php> for filings with an approval from the domicile state.

Filing Guidelines for Rates:

* **Medicare Supplement**

- 1990 and 2010 experience must be combined in all future rate filings.
- If file contains 1990 plans only, use TOI code MS05 (MS04 for Select plans)
- If file contain 2010 only, use TOI code MS08 (MS07 for Select plans)
- If file contains both 1990 and 2010, use TOI code MS08 (MS07 for Select plans)
- Attach BOTH a pdf and an excel version of Form MO 375 (the Medicare Supplement rate data collection document).

* **Long Term Care**

- Pre-stabilization rates must be filed separately from post-stabilization rates.
- Attach BOTH a pdf and an excel version of the Long Term Care rate actuarial demonstration documents.

* **Rate Data Collection Documents** for Medicare Supplement and Long Term Care are available for download from DIFP's web site.

- Go to <http://insurance.mo.gov/industry/forms/index.php>.
- Scroll down that page to the heading for "Life and Health Rate Filing Documents".

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, rates, and reports must be filed 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, please review the General Instructions document in SERFF.