



DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

INSURANCE BULLETIN 17-02 **Extension of CMS Transitional Policy** **Issued: April 4, 2017**

The following Bulletin is issued by the Missouri Department of Insurance, Financial Institutions and Professional Registration ("Department") to inform and educate the reader on the specified issue. It does not have the force and effect of law, is not an evaluation of any specific facts or circumstances, and is not binding on the Department. See section 374.015, RSMo.

To: All health carriers issuing health benefit plans in Missouri

From: Chlora Lindley-Myers, Acting Director

Re: Extension of CMS Transitional Policy

The Department originally issued Bulletin [13-07](#) on November 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 November 14, 2013. A further extension granted by CMS was addressed in bulletin [14-02](#).

On February 27, 2017, CMS announced another extension of the transitional policy through Calendar Year 2018. As reflected in the [CMS announcement](#), carriers that renewed a non-ACA compliant health benefit plan anytime in 2014 may renew these plans through October 1, 2018.

As with Bulletins [13-07](#) and [14-02](#), 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.

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.