



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

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

**INSURANCE BULLETIN 13-07**

**CMS Coverage Continuation Options**

**Issued Nov. 21, 2013**

**Rescinded and Inoperative**

**To:** All health carriers issuing health benefit plans in the individual and small group markets in Missouri

**From:** John M. Huff, Director

**Re:** CMS Transitional Policy

On Nov. 14, 2013, the U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services (CMS), issued a letter describing a transitional policy under which health carriers would be permitted to continue coverage for individuals and small businesses that was in effect on Oct. 1, 2013, which would otherwise have been terminated or canceled for non-compliance with the Affordable Care Act's 2014 market reforms. The letter contained a notice condition, requiring carriers to provide certain notices to consumers in conjunction with such continued coverage.

Presently, the Department has not identified any Missouri insurance law that prohibits continuance of coverage as outlined in the CMS letter. Insurance representatives requested clarity about the Department's expectations related to this issue. This bulletin is intended to provide procedural guidance to health carriers that choose to implement the transitional policy outlined in the CMS letter.

To ensure that consumers have as many product choices available to them as possible, and to allow adequate implementation time for health carriers, filings made by health carriers that choose to implement the transitional policy will receive expedited review by the

Department. Such filings will be processed in the System for Electronic Rate and Form Filing (SERFF) within 48 hours whenever possible. To receive the expedited review, health carriers should:

- Submit a filing consisting of the model notice as specified in the Nov. 14 letter and a list of policy forms, including form numbers, the company intends to continue using. The filing should be submitted under the appropriate Type of Insurance (TOI) code for the product.
- Provide a signed attestation stating that (1) no changes have been made to the previously approved form and (2) that the form is in compliance with all aspects of Missouri law.
- Include all items listed above as separate attachments under the Supporting Documentation Tab. No other forms or documents except those specifically identified above should be submitted with this filing.
- Clearly identify the filing as related to the “CMS Transitional Policy” under the General Description Tab.

Companies with special circumstances that may require modifications to previously approved forms or with any other questions regarding this expedited review process should contact the Life and Health Section, Division of Market Regulation, at 573-751-3365.

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