



Short Term Health Policies: H15G.004 and H16G.004
Missouri Department of Commerce & Insurance
Insurance Market Regulation Division
Life & Healthcare Section

Company Name: _____

This list is in no way an exhaustive or complete statement of all requirements and provisions that might be applicable. This checklist is a representation of general provisions and objections and should not be construed as a legal position or legal advice. Please refer to the statutes and regulations for exact wording of requirements or prohibitions. The language within the Missouri Statutes and Regulations always prevails over this checklist.

H15G.004: A major medical policy or plan designed to provide coverage during a “gap” in coverage. Not a managed care plan.

H16G.004: A major medical policy or plan designed to provide coverage during a “gap” in coverage. Use network of providers.

PLEASE NOTE: Any policy exceeding six months of coverage will be subject to compliance with applicable state mandates.

For appropriate use of TOIs, please see the NAIC CDS Coding Matrix at:
https://www.naic.org/documents/industry_pcm_lahac.pdf and the MO SERFF filing guidelines in SERFF.

To expedite filings and ensure an efficient use of resources, the L&H Section offers the following tips:

1. Please complete this form by listing the location of the provision in the forms. Please attach to the Supporting Documents tab.
2. Please ensure the Form Type under the Form Schedule tab matches the attached form. For example, if the Form Type is an application, make sure the attached form is an application.
3. The Form Number:
 - A. Cannot be reused, except when original filing rejected or withdrawn.
 - B. Provided under the Form Schedule tab must match the form number that is provided on the lower left hand corner of the first page.
4. Provide an explanation of variability for all bracketed alpha and numeric text.
5. If filing a rider, endorsement or application, please provide the SERFF tracking number or copy of TD1 and approved policy forms.
6. If the company wishes to mark a form confidential, please provide an explanation of how the request complies with 374.070 RSMo and 20 CSR 10-2.400.
7. If providing a red line version, please attach to the Supporting Documents tab; the forms for approval should be in final format.
8. Rate filings must be separate filings: Please see <https://insurance.mo.gov/industry/filings/healthrates/> and 20 CSR 400-8.200(6).
9. In general, Filing Submissions shall, pursuant to 20 CSR 400-8.200:
 - A. Under General Information Tab in SERFF: Provide a brief, detailed description of benefits, the purpose of the filing and the intended market. Disclose if the form is new or a replacement. If amendment/rider, please provide the SERFF tracking number of the corresponding policy.
 - B. Life must be filed separately from Health. Group separately from Individual.
 - C. The form number shall be in the lower left corner of the face page.



Short Term Health Policies: H15G.004 and H16G.004
Missouri Department of Commerce & Insurance
Insurance Market Regulation Division
Life & Healthcare Section

Information for Supporting Documents Tab in SERFF:			
#	Citation/Location	Name	
	20 CSR 400-2.130 (2)(C) & (3)	Group health filings for in-state and out-of-state: affidavits required	
#	Citation	Name	Document and Page
1	375.995 RSMo	Sex or marital status discrimination as to benefits or coverage prohibited	
2	376.386 RSMo	Prescription drugs, one co-payment for dosage prescribed	
3	376.406 RSMo	Newborn child to be covered under health policies, extent of coverage--notification of birth, when, effect of—definitions	
4	376.407 RSMo	Advance practice nurse , claims for service to be reimbursed, when	
5	376.426 RSMo	(1): Grace period	
		(2): Incontestability	
		(3): Application/statements of the insured	
		(4): Evidence of individual insurability, if applicable	
		(5): Pre-existing conditions	
		(6): Misstatement of Age	
		(7): Certificate required/ delivery	
		(8): Notice of claim	
		(9): Claim forms	
		(10): Proof of loss due to disability	
		(11): Time benefits are payable	
		(12): To whom benefits payable when accidental loss of life; all other benefits of policy	
		(13): Right to examine while claim is pending	
		(14): Legal action	
		(15): Termination of policy	
		(16): Limiting age/ Handicapped child	
		(17): Dependent coverage	
		(18): Policy insuring debtors: provide certificate	
6	376.438 RSMo	Extension of benefits - Group policies, modifying or amending benefits shall provide extension of benefits in event of total disability at date of termination or discontinuance	
	376.428 RSMo	Continuation	
7	376.778 RSMo	Public hospitals - Payment direct to public hospitals or clinics with or	



Short Term Health Policies: H15G.004 and H16G.004
Missouri Department of Commerce & Insurance
Insurance Market Regulation Division
Life & Healthcare Section

		without assignment, when--provisions required in contracts	
8	376.781 RSMo	Speech & hearing - Speech and hearing disorders, companies to offer coverage, when--rules, procedure	
9	376.782 RSMo	Mammography --low-dose screening, defined--health care policies to provide required coverage	
10	376.801 RSMo	Coverage for child health supervision services required -- definitions -- permitted limitations on benefits	
11	376.805 RSMo	Elective abortions	
12	376.806 RSMo	Refund of health insurance premium on notice of death of insured —refunded to whom—definitions—exception—failure to notify within one year	
13	376.807 RSMo	Policies not to reduce or deny benefit to persons eligible for medical assistance--deemed primary contract	
14	376.816 RSMo	Adopted children	
15	376.820 RSMo	Child coverage: Discrimination prohibited	
16	376.892 RSMo 376.893	Spousal continuation – Group - Surviving spouse may continue coverage, when--divorced or separated spouse may continue coverage, when--services offered Divorced or Separated Spouse Continuation	
17	376.1209 RSMo	Mastectomy, reconstructive surgery after - Mastectomy --mandatory insurance coverage for prosthetic devices and reconstructive surgery--no time limit to be imposed	
18	376.1210 RSMo	Maternity benefits , minimum hospital stays, exceptions--notice of benefits, contents--attending physician defined--rulemaking	
19	376.1219 RSMo	PKU testing and formula - PKU formula and low protein modified food products covered by insurance, when--exceptions	
20	376.1350 RSMo	Definitions.	
21	376.1361 RSMo	Utilization Program and Right to Appeal	



Short Term Health Policies: H15G.004 and H16G.004
Missouri Department of Commerce & Insurance
Insurance Market Regulation Division
Life & Healthcare Section

22	376.1363 RSMo	Utilization review decisions, procedures	
23	376.1365 RSMo	Reconsideration of an adverse determination, when	
24	376.1367 RSMo	Emergency services benefit determination , coverage required, when	
25	376.1372 RSMo	Utilization review , procedures - Certification and member handbook to include utilization review procedures	
26	376.1378 RSMo	Grievance Procedures in Evidence of Coverage (EOC) - Grievances and certificate of compliance filed with the director, when.	
27	376.1382 RSMo	Grievance Procedures - First- and second-level grievance review for managed care plans, first-level procedures	
28	376.1385 RSMo	Grievance Second-level review procedures	
29	376.1389 RSMo	Expedited Review - Expedited grievance review procedure.	
30	20 CSR 400-2.020	Hospital indemnity contracts not affected by government hospital	
31	20 CSR 400-2.060 (2)	Definitions in Policy Submittals	
		(A): Definition of alcoholism treatment facility	
		(B): Definition of hospital	
32	20 CSR 400-2.060 (3)	(C): Definition of intensive care unit	
		Elements of Coverage Required	
		(A): Insureds in the military : if benefits are not provided for those in military; pro-rata refund of unearned premium. Optional provision to reinstate at discharge.	
		(B): Benefits reduced : If benefits are reduced due to age, policy must clearly disclose in print and location.	
		(C): Agent's Authority : company may disclaim agent's authority to alter contract or gran insurability – prohibition on certain language.	
		(D): Policies that reimburse for hospital charges may not reduce benefits for hospital charges	



Short Term Health Policies: H15G.004 and H16G.004
Missouri Department of Commerce & Insurance
Insurance Market Regulation Division
Life & Healthcare Section

		incurred due to stay at a VA or other government hospital	
		(E): Deductible shall be applied to allowable expenses prior to the applicable coinsurance	
		(F): policy or certificate shall not include any language which requires that accidental bodily injury be effective sole through external, violent and accident means.	
		(G): Alcoholism coverage ; if plan provides for hospital treatment.	
33	20 CSR 400-2.060 (4)	Essential Conditions to be contained	
		(A): if certificate or coverage booklet is to be delivered to a member of group, must file for review and approval.	
		(B): requirements on variable language	
		(C): Definition of Total Disability	
		(D): Definition of Residual Disability	
		(E): Timing of notice of acceptance of application or give the prospective insured reason for delay.	
		(F): Self-inflicted injuries resulting from attempted suicide while sane.	
		(G): Exclusion of injuries or illness due to course of employment.	
34	20 CSR 400-2.110	Life and health benefits relating to HIV infection	
35	20 CSR 400-2.120	Application Questions and Underwriting Practices Relating to HIV Infection	
36	20 CSR 400-2.140	Speech and hearing disorders	
MANDATES APPLICABLE FOR POLICIES EXCEEDING SIX MONTHS COVERAGE			
1	376.385 RSMo	Diabetes Offer	
2	376.429 RSMo	Clinical trials	
3	376.1224 RSMo	Autism	
4	376.810 RSMo	Chemical Dependency	
5	376.1199 RSMo	OB/GYN, Contraceptives	
6	376.1200 RSMo	Breast Cancer/ Chemo	
7	376.1215 RSMo	Childhood Immunizations	
8	376.1218 RSMo	First Steps	



Short Term Health Policies: H15G.004 and H16G.004
Missouri Department of Commerce & Insurance
Insurance Market Regulation Division
Life & Healthcare Section

9	376.1220 RSMo	Newborn Hearing	
10	376.1230 RSMo	Chiropractic	
11	376.1232 RSMo	Prosthetics	
12	376.1250 RSMo	Cancer Screenings	
13	376.1253 RSMo	Cancer Diagnosis/ Second Opinion	
14	376.1275 RSMo	Antigen Testing/ Bone Marrow	
15	376.1550 RSMo	Mental Health Parity	
Prohibited Provisions			
1	435.350 RSMo	Arbitration prohibited	
2	20 CSR 400-8.200(3)(D)	Rider a rider prohibited	