To: All insurers conducting the business of insurance in the State of Missouri

From: Chlora Lindley-Myers, Director

Re: Assistance to Missouri residents impacted by recent flooding

The State of Missouri is currently experiencing a significant flood event that is impacting communities along the Missouri River, the Mississippi and their tributaries. At this point, the most significant flooding is occurring in Northwest Missouri, but the impacts are soon expected to move downstream.

To assist Missourians as they work to recover from this flooding, the Department is requesting insurers to consider ways they can assist impacted policyholders.
The Department requests insurers consider providing a grace period during which their insureds can take actions necessary to keep their policies in force. However, the Department is not requesting insurers waive any premiums or other consideration owed on any policy or contract during this period of time. The Department anticipates that a failure to pay premiums or remit consideration within a reasonable time after the flooding has subsided may subject the policy to a retroactive cancellation, in accordance with the policy terms. Insurers may implement this request in a variety of ways, based upon their system constraints, such as delineating impacted areas by zip code, county or other geographic territory so that they may best assist impacted insureds.

Nothing in this bulletin should be construed as the Department requesting that an insurer continue coverage for an insured who is otherwise unaffected by any mail disruptions. Additionally, nothing in this bulletin should be construed as the Department requesting any insurer to refrain from terminating coverage on the basis of fraud on the part of an insured.

The Department makes an additional request to all health insurers that provide health insurance with a network component. If such insurers have insureds affected by flooding (which could be either a circumstance where the insured’s primary residence was impacted by flooding or where the insured’s ability to access their provider was impacted by flooding), and receives out of network care, the health insurer should consider providing coverage to the insured at no greater cost to the insured than if the insured had received care from an in network provider.

To assist insurers with questions as to the potential impacted areas within the State, attached to this Bulletin is an Appendix which lists the Missouri Counties along the Missouri and Mississippi Rivers. The Appendix is provided for informational purposes only and should not be viewed as an all-inclusive list.

Insurers with questions regarding this Bulletin or needing other assistance may contact Angela Nelson, Director of the Division of Market Regulation at 573-522-9869.
Appendix: Missouri Counties

The following is an alphabetical list of Missouri counties along the Missouri River and the Mississippi River. Please note that other counties may also be experiencing flooding due to impacts upon tributaries of the Missouri or Mississippi.

This list is being provided for informational purposes only to assist insurers in identifying potentially impacted Missouri insurance consumers.

Andrew County, Missouri
Atchison County, Missouri
Boone County, Missouri
Buchanan County, Missouri
Callaway County, Missouri
Cape Girardeau County, Missouri
Carroll County, Missouri
Chariton County, Missouri
Clay County, Missouri
Cole County, Missouri
Cooper County, Missouri
Franklin County, Missouri
Gasconade County, Missouri
Holt County, Missouri
Howard County, Missouri
Jackson County, Missouri
Jefferson County, Missouri
Lafayette County, Missouri
Lincoln County, Missouri
Marion County, Missouri
Mississippi County, Missouri
Moniteau County, Missouri
Montgomery County, Missouri
New Madrid County, Missouri
Osage County, Missouri
Pemiscot County, Missouri
Perry County, Missouri
Pike County, Missouri
Platte County, Missouri
Ralls County, Missouri
Ray County, Missouri
Saline County, Missouri
St. Charles County, Missouri
St. Genevieve County, Missouri
St. Louis, City of, Missouri
St. Louis County, Missouri
Scott County, Missouri
Warren County, Missouri