



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

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

INSURANCE BULLETIN 11-08

Missouri's External Review Process

Issued December 28, 2011

To: All health insurance companies in Missouri
From: John M. Huff, Director
Re: Missouri's External Review Process

This bulletin contains information of interest to insurers writing health insurance coverage in this state.

The Missouri Department of Insurance, Financial Institutions and Professional Registration has received notification from the U.S. Department of Health and Human Services (HHS) of their final determination regarding the Missouri external review process.

HHS has determined the Missouri external review process meets the standards of the NAIC-parallel process as of January 1, 2012. Because of this determination, the Department will continue to administer the Missouri external review process for all fully insured health plans issued in the State of Missouri and there is no requirement for health plans to use the federally-administered external review process. HHS has advised this determination will remain in place so long as there are no reductions in the consumer protections currently afforded under Missouri law.

Persons with questions are encouraged to contact the Division of Insurance Consumer Affairs at 573-751-2640.