

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. <u>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.</u>

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 NAIC.org

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 - A. Cannot be reused, except when original filing rejected or withdrawn.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/
- 9. In general, Filing Submissions shall (be):
 - 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.



	In	formation for Supporting Documents	s Tab in SERFF:
#	Citation/Location	Name	
	20 CSR 400-2.130	Group health filings for in-state and	
	<u>(2)(C) & (3)</u>	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	
		coveragenotification of birth,	
4	270 407 004	when, effect of—definitions Advance practice nurse, claims	
4	<u>376.407 RSMo</u>	for service to be reimbursed, when	
5	376.426 RSMo	(1): Grace period	
5	370.420 1(3)/10	(1): Orace 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	
0	<u>370.430 (CSM0</u>	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	



Without assignment, Witelf- provisions required in contracts 8 376.781 RSMe Speech & hearing - Speech and hearing disorders, companies to offer coverage, whenrules, procedure 9 376.782 RSMe Mammography-low-dose screening, defined-health care policies to provide required ooverage 10 376.801 RSMe Coverage for child health supervisions - permitted limitations on benefits 11 376.805 RSMe Elective abortions 12 376.805 RSMe Refund of health insurance premium on notice of death of insuredrefunded to whom definitions-exception-failure to notify within one year 13 376.807 RSMe Child coverage: Discrimination printing contract 14 376.816 RSMe Adopted children benefit to persons eligible for medical assistance-deemed primary contract 14 376.820 RSMe Child coverage: Discrimination prohibited 15 376.820 RSMe Child coverage: Discrimination prohibited 16 376.829 RSMe Spouse may continue coverage, whendiveced or separated spouse may continue coverage, whendiveced or separated spouse may continue coverage, whendiveced or separated spouse and continuation 17 376.1209 RSMe Materity benefits, minimum hospital stays, exceptionsnotice of benefits, contentsattending physician definedrulemaking 19				
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 - definitions permitted limitations on benefits 10 376.801 RSMo Coverage for child health supervision services required - definitions permitted limitations on benefits 11 376.806 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 assistancedeemed primary contract 14 376.816 RSMo Adopted children Child coverage: Discrimination prohibited 16 376.820 RSMo Child coverage: Discrimination prostibited 17 376.1209 RSMo Mastectomy- mandatory insurance coverage for prostretic devices and reconstructive surgery after - Mastectomy- mandatory insurance coverage for prostretic devices and physician defined-rulemaking 19 376.1219 RSMo Mastectomy- prostretis, contens, exceptions- physician defined-rulemaking 19 376.1219 RSMo Mastectomy- prostretis, contens, exceptions- physician defined-rulemaking 20 376.1320 RSMo Definittons. <td></td> <td></td> <td>without assignment, when</td> <td></td>			without assignment, when	
hearing disorders, companies to offer coverage, when-rules, procedure 9 376.782 RSMo 10 376.801 RSMo 20 376.801 RSMo 10 376.801 RSMo 21 376.805 RSMo 21 376.805 RSMo 21 376.806 RSMo 21 376.807 RSMo 22 376.807 RSMo 23 76.807 RSMo 24 376.807 RSMo 25 Policies not to reduce or deny benefit to persons eligible for medical assistance-demed primary contract 24 376.807 RSMo 26 Child coverage: Discrimination prohibited 26 Spousel continuation – Group - Surviving spouse may continue coverage, when-services offered 376.820 RSMo Spousel continuation – separated spouse may continue coverage, when-services offered 376.1209 RSMo Mastectomy, reconstructive surgery after - Mastectomy- madatory insurance overage for prosthetic devices and reconstructive surgeryno time limit to be imposed 18 376.1210 RS				
offer coverage, when-rules, procedure 9 376.782 RSMo 10 376.782 RSMo 10 376.782 RSMo 10 376.782 RSMo 10 376.801 RSMo 10 376.801 RSMo 11 376.801 RSMo 12 376.805 RSMo 13 876.805 RSMo 14 376.806 RSMo 15 376.807 RSMo 16 376.807 RSMo 13 376.807 RSMo 14 376.807 RSMo 15 376.807 RSMo 16 376.807 RSMo 17 376.807 RSMo 16 376.807 RSMo 17 376.808 RSMo 16 376.820 RSMo 17 376.820 RSMo 17 376.1209 RSMo 18 376.1209 RSMo 19 376.1209 RSMo 19 376.1209 RSMo 10 Material spouse may continue coverage (whenservices offered spouse continuation - Group - Surviving spouse are continue coverage (re prosthetic devices and prosthetic devices and prosthetic devices a	8	<u>376.781 RSMo</u>		
9 376.782 RSMo Mammography-low-dose screening, definedhealth care policies to provide required coverage 10 376.782 RSMo Coverage for child health supervision services required - definitions - permitted limitations on benefits 11 376.805 RSMo Elective abortions 12 376.806 RSMo Elective abortions 13 376.807 RSMo Elective abortions 14 376.807 RSMo Policies not to reduce or deny benefit to persons eligible for medical assistance-deemed primary contract 14 376.807 RSMo Policies not to reduce or deny benefit to persons eligible for medical assistance-deemed primary contract 14 376.808 RSMo Child coverage: Discrimination prohibited 15 376.802 RSMo Spousal continuation – Group - Surviving spouse may continue coverage, whenservices offered 16 376.802 RSMo Spousal continuation – Group - Surviving spouse may continue coverage, whenservices offered 17 376.1209 RSMo Mastectomy, reconstructive surgery after - Mastectomy mandatory insurance overage for prostietic devices and reconstructive surgeryno time limit to be imposed 18 376.1219 RSMo Mastectomy mandatory insurance, whenexceptions 19 376.1320 RSMo Definitions.				
9 376.782 RSMo Marmography-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 perception-ralilure 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 14 376.802 RSMo Child coverage: Discrimination prohibited 15 376.802 RSMo Policies not or reduce or deny benefit to persons eligible for medical assistance-deemed primary contract 16 376.820 RSMo Child coverage: Discrimination prohibited 17 376.892 RSMo Spousal continuation - Group - Surviving spouse may continue coverage, whenservices offered 17 376.1209 RSMo Materotive surgery after 1 Mastectomy- mandatory insurance coverage for prosthetic devices and reconstructive surgery not ime limit to be imposed 18 376.1210 RSMo Maternity benefits, minimu hospital stays, exceptions-notice of benefits, contentsantening physician defined-rulemaking 19 376.1350 RSMo Pittexton proregram and Right to				
screening, defined-health care policies to provide required coverage 10 376.801 RSMo 20verage for child health supervision services required - definitions - permitted limitations on benefits 11 376.805 RSMo 12 376.806 RSMo 12 376.807 RSMo 13 376.807 RSMo 14 376.807 RSMo 15 376.807 RSMo 16 376.807 RSMo 17 376.807 RSMo 18 376.807 RSMo 19 376.807 RSMo 10 376.807 RSMo 11 376.807 RSMo 12 376.807 RSMo 13 376.807 RSMo 14 376.810 RSMo 15 376.820 RSMo 16 376.820 RSMo 17 376.1209 RSMo				
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 insuredrefunded to whom definitionsexceptionfailure to notify within one year 13 376.807 RSMo Policies not to reduce or deny benefit to persons eligible for medical assistancedeemed primary contract 14 376.816 RSMo Adopted children 15 376.820 RSMo Child coverage: Discrimination prohibited 16 376.820 RSMo Spousal continuation - Group - Surviving spouse may continue coverage, whendivorced or separated spouse may continue coverage, whenservices offered 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, contentsattending physician defined-rulemaking 19 376.1320 RSMo PHU testing and formula - PKU formula and low protein modified food products covered by insurance, whenexceptions 20 376.1350 RSMo Definitions.	9	376.782 RSMo		
Image: coverage coverage 10 376.801 RSM0 Coverage for child health supervision services required definitions permitted limitations on benefits 11 376.805 RSM0 Elective abortions 12 376.806 RSM0 Refund of health insurance premium on notice of death of insuredrefunded to whom definitionsexceptionfailure to notify within one year 13 376.807 RSM0 Policies not to reduce or deny benefit to persons eligible for medical assistancedeemed primary contract 14 376.802 RSM0 Adopted children 15 376.802 RSM0 Spousal continuation prohibited 16 376.892 RSM0 Spousal continuation - Group - Surviving spouse may continue coverage, whendivorced or separated spouse may continue coverage, whenservices offered 17 376.1209 RSM0 Materity benefits, minimum hospital stay, exceptionsnotice of benefits, contentsattending physician definedrulemaking 18 376.1210 RSM0 Materity benefits, minimum hospital stay, exceptions 19 376.1320 RSM0 Private dofformal - PKU formula and low protein modified food product covered by insurance, whenexceptions 20 376.1320 RSM0 Definitions.				
10 376.801 RSM0 Coverage for child health supervision services required definitions - permitted limitations on benefits 11 376.805 RSM0 Elective abortions 12 376.806 RSM0 Refund of health insurance premium on notice of death of insuredrefunded to whom definitions=-exception-failure to notify within one year 13 376.807 RSM0 Policies not to reduce or deny benefit to persons eligible for medical assistance-deemed primary contract 14 376.802 RSM0 Child coverage: Discrimination prohibited 15 376.820 RSM0 Child coverage: Discrimination prohibited 16 376.820 RSM0 Child coverage: Discrimination prohibited 17 376.1209 RSM0 Mastectomy, reconstructive surgery after - Mastectomy- mandatory insurance coverage for prosthetic devices and reconstructive surgery-no time limit to be imposed 18 376.1210 RSM0 Maternity benefits, minimum hospital stays, exceptions-notice of benefits, contents-notice of benefits, contents-notice of benefits, covered by insurance, whenservices 19 376.1210 RSM0 PKU testing and formula - PKU formula and low protein modified food products covered by insurance, whenexceptions 20 376.1361 RSM0 Definitions.			policies to provide required	
supervision services required definitions permitted limitations on benefits 11 376.805 RSMo 12 376.806 RSMo 12 376.806 RSMo 13 376.807 RSMo 13 376.807 RSMo 14 376.807 RSMo 15 376.807 RSMo Policies not to reduce or deny benefit to persons eligible for medical assistancedeemed primary contract 14 376.816 RSMo 15 376.820 RSMo Child coverage: Discrimination prohibited 16 376.892 RSMo 276.893 Divorced or Separated Spouse Continuation 17 376.1209 RSMo 18 376.1200 RSMo 18 376.1210 RSMo 18 376.1210 RSMo 19 376.1210 RSMo				
definitions permitted limitations on benefits 11 376.805 RSMo 12 376.806 RSMo 12 376.806 RSMo 13 376.807 RSMo 13 376.807 RSMo 13 376.807 RSMo 14 376.807 RSMo 15 376.807 RSMo 16 Aopted children 17 376.820 RSMo 18 376.820 RSMo 19 376.820 RSMo 10 Child coverage: Discrimination primary contract 11 376.820 RSMo 16 376.820 RSMo 20 376.893 17 376.1209 RSMo 18 376.1209 RSMo 18 376.1210 RSMo 18 376.1210 RSMo 19 376.1	10	376.801 RSMo		
on benefits 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 Spousal continuation — Group - Surviving spouse may continue coverage, when—divorced or separated spouse may continue coverage, when—services offered 376.893 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 defits, contents—attending physician defits, contents—attending physician defits, contents—attending physician defits, contents—attending 19 376.1350 RSMo Definitions. 20 376.1350 RSMo Definitions.				
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 Spousal continuation — Group - Surviving spouse may continue coverage, whenservices offered 376.893 Divorced or Separated Spouse Continuation Surviving spouse coverage for prosthetic devices and reconstructive surgery-no time limit to be imposed 18 376.1210 RSMo Masteriomy- mandatory insurance coverage for prosthetic devices and reconstructive surgery-no time limit to be imposed 18 376.1210 RSMo Maternity benefits, minimum hospital stays, exceptionsnotice of benefits, contenaking 19 376.1210 RSMo PKU testing and formula - PKU formula and low protein modified food products covered by insurance, whenexceptions 20 376.1350 RSMo Definitions.				
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 assistancedeemed primary contract 14 376.816 RSMo Adopted children 15 376.820 RSMo Child coverage: Discrimination prohibited 16 376.820 RSMo Spousel continue to coverage, whendivorced or separated spouse may continue coverage, whenservices offered 376.893 Divorced or Separated Spouse Continuation Surgery after - Mastectomy mandatory insurance coverage for prosthetic devices and reconstructive surgeryno time limit to be imposed 18 376.1210 RSMo Maternity benefits, minimum hospital stays, exceptionsnotice of benefits, contentsattending physician defined-rulemaking physician defined-rulemaking 19 376.1219 RSMo PKU testing and formula - PKU formula and low protein modified food products covered by insurance, whenexceptions 20 376.1350 RSMo Definitions. 21 376.185Mo Definitions.				
Image: Second	11	376.805 RSMo	Elective abortions	
insured—refunded to whom— definitions—exception—failure to notify within one year 13 376.807 RSMo 14 376.807 RSMo 15 376.816 RSMo Adopted children 15 376.820 RSMo Child coverage: Discrimination prohibited 16 376.820 RSMo Spousal continuation – Group - Surviving spouse may continue coverage, whendivorced or separated spouse may continue coverage, when-services offered 376.893 Divorced or Separated Spouse Continuation 17 376.1209 RSMo 18 376.1200 RSMo 18 376.1210 RSMo Matterinty benefits, minimum hospital stays, exceptionsnotice of benefits, contentsattending physician definedrulemaking 19 376.1210 RSMo PKU testing and formula - PKU formula and low protein modified food products covered by insurance, whenexceptions 20 376.1350 RSMo Definitions.	12	376.806 RSMo	Refund of health insurance	
definitions—exception—failure to notify within one year 13 <u>376.807 RSMo</u> Policies not to reduce or deny benefit to persons eligible for medical assistance-deemed primary contract 14 <u>376.816 RSMo</u> Adopted children 15 <u>376.820 RSMo</u> Child coverage: Discrimination prohibited 16 <u>376.892 RSMo</u> Spousal continuation – Group - Surviving spouse may continue coverage, when—services offered <u>376.893</u> Divorced or Separated Spouse Continuation 17 <u>376.1209 RSMo</u> Mastectomy, reconstructive surgery after - Mastectomy mandatory insurance coverage for prosthetic devices and reconstructive surgeryno time limit to be imposed 18 <u>376.1210 RSMo</u> 19 <u>376.1219 RSMo</u> 20 <u>376.1350 RSMo</u> 20 <u>376.1350 RSMo</u> 20 <u>376.1350 RSMo</u> 21 <u>376.1361 RSMo</u>			premium on notice of death of	
13 376.807 RSMo Policies not to reduce or deny benefit to persons eligible for medical assistancedeemed primary contract 14 376.816 RSMo Adopted children 15 376.820 RSMo Child coverage: Discrimination prohibited 16 376.892 RSMo Spousal continuation – Group - Surviving spouse may continue coverage, whendivorced or separated spouse may continue coverage, whenservices offered 376.893 Divorced or Separated Spouse Continuation 17 376.1209 RSMo Mastectomy, reconstructive surgery after - Mastectomy modified roconstructive surgery after - Mastectomy modified roconstructive surgery after - Mastectomy modified roconstructive surgeryno time limit to be imposed 18 376.1210 RSMo Maternity benefits, minimum hospital stays, exceptionsnotice of benefits, contentaattending physician definedrulemaking 19 376.1219 RSMo PKU testing and formula - PKU formula and low protein modified food products covered by insurance, whenexceptions. 20 376.1350 RSMo Utilization Program and Right to			insured—refunded to whom—	
13 376.807 RSMo Policies not to reduce or deny benefit to persons eligible for medical assistancedeemed primary contract 14 376.816 RSMo Adopted children 15 376.820 RSMo Child coverage: Discrimination prohibited 16 376.892 RSMo Spousal continuation – Group - Surviving spouse may continue coverage, whendivorced or separated spouse may continue coverage, whenservices offered 376.893 Divorced or Separated Spouse Continuation 17 376.1209 RSMo 18 376.1210 RSMo 18 376.1210 RSMo 19 376.1219 RSMo 19 376.1219 RSMo 20 376.1350 RSMo 20 376.1361 RSMo 20 376.1361 RSMo 20 376.1361 RSMo			definitions—exception—failure to	
benefit to persons eligible for medical assistancedeemed primary contract 14 376.816 RSMo Adopted children 15 376.820 RSMo Child coverage: Discrimination prohibited 16 376.892 RSMo Spousal continuation – Group - Surviving spouse may continue coverage, whendivorced or separated spouse may continue coverage, whenservices offered 376.893 Divorced or Separated Spouse Continuation 17 376.1209 RSMo 376.1209 RSMo Mastectomy mandatory insurance coverage for prosthetic devices and reconstructive surgeryno time limit to be imposed 18 376.1210 RSMo 19 376.1219 RSMo 19 376.1219 RSMo 20 376.1350 RSMo 20 376.1350 RSMo 20 376.1350 RSMo			notify within one year	
benefit to persons eligible for medical assistancedeemed primary contract 14 376.816 RSMo Adopted children 15 376.820 RSMo Child coverage: Discrimination prohibited 16 376.820 RSMo Spousal continuation – Group - Surviving spouse may continue coverage, whenservices offered 376.893 Divorced or Separated Spouse Continuation Surviving spouse may continue coverage, whenservices offered 17 376.1209 RSMo Mastectomy mandatory insurance coverage for prosthetic devices and reconstructive surgeryno time limit to be imposed 18 376.1210 RSMo Maternity benefits, minimum hospital stays, exceptionsnotice of benefits, contentsattending physician definedrulemaking 19 376.1219 RSMo PKU testing and formula - PKU formula and low protein modified food products covered by insurance, whenexceptions 20 376.1350 RSMo Definitions.	13	376.807 RSMo	Policies not to reduce or deny	
14 376.816 RSM0 Adopted children 15 376.820 RSM0 Child coverage: Discrimination prohibited 16 376.892 RSM0 Spousal continuation – Group - Surviving spouse may continue coverage, whendivorced or separated spouse may continue coverage, whenservices offered 376.893 Divorced or Separated Spouse Continuation 17 376.1209 RSM0 18 376.1210 RSM0 18 376.1210 RSM0 19 376.1219 RSM0 19 376.1219 RSM0 20 376.1350 RSM0 20 376.1361 RSM0 20 376.1361 RSM0				
14 376.816 RSMo Adopted children 15 376.820 RSMo Child coverage: Discrimination prohibited 16 376.892 RSMo Spousal continuation – Group - Surviving spouse may continue coverage, whendivorced or separated spouse may continue coverage, whenservices offered 376.893 Divorced or Separated Spouse Continuation 17 376.1209 RSMo Mastectomy, reconstructive surgery after - Mastectomy mandatory insurance coverage for prosthetic devices and reconstructive surgeryno time limit to be imposed 18 376.1210 RSMo Maternity benefits, minimum hospital stays, exceptionsnotice of benefits, contentsattending physician definedrulemaking 19 376.1219 RSMo PKU testing and formula - PKU formula and low protein modified food products covered by insurance, whenexceptions 20 376.1350 RSMo Utilization Program and Right to			medical assistancedeemed	
15 376.820 RSMo Child coverage: Discrimination prohibited 16 376.892 RSMo Spousal continuation – Group - Surviving spouse may continue coverage, whendivorced or separated spouse may continue coverage, whenservices offered 376.893 Divorced or Separated Spouse Continuation 17 376.1209 RSMo Mastectomy, reconstructive surgery after - Mastectomy mandatory insurance coverage for prosthetic devices and reconstructive surgeryno time limit to be imposed 18 376.1210 RSMo Maternity benefits, minimum hospital stays, exceptionsnotice of benefits, contentsattending physician definedrulemaking 19 376.1219 RSMo PKU testing and formula - PKU formula and low protein modified food products covered by insurance, whenexceptions 20 376.1350 RSMo Definitions. 21 376.1361 RSMo Utilization Program and Right to			primary contract	
prohibited 16 376.892 RSMo Spousal continuation – Group - Surviving spouse may continue coverage, whendivorced or separated spouse may continue coverage, whenservices offered 376.893 Divorced or Separated Spouse Continuation 17 376.1209 RSMo Mastectomy. reconstructive surgery after - Mastectomy mandatory insurance coverage for prosthetic devices and reconstructive surgeryno time limit to be imposed 18 376.1210 RSMo Maternity benefits, minimum hospital stays, exceptionsnotice of benefits, contentsattending physician definedrulemaking 19 376.1219 RSMo PKU testing and formula - PKU formula and low protein modified food products covered by insurance, whenexceptions 20 376.1350 RSMo Definitions. 20 376.1361 RSMo Utilization Program and Right to	14	376.816 RSMo	Adopted children	
16 376.892 RSMo Spousal continuation – Group - Surviving spouse may continue coverage, whendivorced or separated spouse may continue coverage, whenservices offered 376.893 Divorced or Separated Spouse Continuation 17 376.1209 RSMo Mastectomy, reconstructive surgery after - Mastectomy mandatory insurance coverage for prosthetic devices and reconstructive surgeryno time limit to be imposed 18 376.1210 RSMo Maternity benefits, minimum hospital stays, exceptionsnotice of benefits, contentsattending physician definedrulemaking 19 376.1219 RSMo PKU testing and formula - PKU formula and low protein modified food products covered by insurance, whenexceptions 20 376.1350 RSMo Definitions. 20 376.1361 RSMo Utilization Program and Right to	15	376.820 RSMo	Child coverage: Discrimination	
Surviving spouse may continue coverage, whendivorced or separated spouse may continue coverage, whenservices offered 376.893 Divorced or Separated Spouse Continuation 17 <u>376.1209 RSMo</u> Mastectomy, reconstructive surgery after - Mastectomy mandatory insurance coverage for prosthetic devices and reconstructive surgeryno time limit to be imposed 18 <u>376.1210 RSMo</u> Maternity benefits, minimum hospital stays, exceptionsnotice of benefits, contentsattending physician definedrulemaking 19 <u>376.1219 RSMo</u> 20 <u>376.1350 RSMo</u> 20 <u>376.1350 RSMo</u> 20 <u>376.1350 RSMo</u> 21 <u>376.1350 RSMo</u>			prohibited	
276.893 Divorced or Separated spouse may continue coverage, whenservices offered 376.1209 RSMo Divorced or Separated Spouse Continuation 17 376.1209 RSMo Mastectomy, reconstructive surgery after - Mastectomy mandatory insurance coverage for prosthetic devices and reconstructive surgeryno time limit to be imposed 18 376.1210 RSMo Maternity benefits, minimum hospital stays, exceptionsnotice of benefits, contentsattending physician definedrulemaking 19 376.1219 RSMo PKU testing and formula - PKU formula and low protein modified food products covered by insurance, whenexceptions 20 376.1350 RSMo Definitions. 21 376.188Mo Utilization Program and Right to	16	376.892 RSMo	Spousal continuation – Group -	
376.893 Separated spouse may continue coverage, whenservices offered 17 376.1209 RSMo Divorced or Separated Spouse Continuation 17 376.1209 RSMo Mastectomy, reconstructive surgery after - Mastectomy mandatory insurance coverage for prosthetic devices and reconstructive surgeryno time limit to be imposed 18 376.1210 RSMo Maternity benefits, minimum hospital stays, exceptionsnotice of benefits, contentsattending physician definedrulemaking 19 376.1219 RSMo PKU testing and formula - PKU formula and low protein modified food products covered by insurance, whenexceptions 20 376.1350 RSMo Definitions. 21 376.1361 RSMo Utilization Program and Right to			Surviving spouse may continue	
376.893 Divorced or Separated Spouse Continuation 17 376.1209 RSMo Mastectomy, reconstructive surgery after - Mastectomy mandatory insurance coverage for prosthetic devices and reconstructive surgeryno time limit to be imposed 18 376.1210 RSMo Maternity benefits, minimum hospital stays, exceptionsnotice of benefits, contentsattending physician definedrulemaking 19 376.1219 RSMo PKU testing and formula - PKU formula and low protein modified food products covered by insurance, whenexceptions 20 376.1350 RSMo Definitions. 21 376.1851 RSMo Utilization Program and Right to			coverage, whendivorced or	
376.893Divorced or Separated Spouse Continuation17376.1209 RSMoMastectomy, reconstructive surgery after - Mastectomy mandatory insurance coverage for prosthetic devices and reconstructive surgeryno time limit to be imposed18376.1210 RSMoMaternity benefits, minimum hospital stays, exceptionsnotice of benefits, contentsattending physician definedrulemaking19376.1219 RSMoPKU testing and formula - PKU formula and low protein modified food products covered by insurance, whenexceptions20376.1350 RSMoDefinitions.21376.1361 RSMoUtilization Program and Right to			separated spouse may continue	
17376.1209 RSMoMastectomy, reconstructive surgery after - Mastectomy mandatory insurance coverage for prosthetic devices and reconstructive surgeryno time limit to be imposed18376.1210 RSMoMaternity benefits, minimum hospital stays, exceptionsnotice of benefits, contentsattending physician definedrulemaking19376.1219 RSMoPKU testing and formula - PKU formula and low protein modified food products covered by insurance, whenexceptions20376.1350 RSMoDefinitions.21376.1361 RSMoUtilization Program and Right to			coverage, whenservices offered	
17376.1209 RSMoMastectomy, reconstructive surgery after - Mastectomy mandatory insurance coverage for prosthetic devices and reconstructive surgeryno time limit to be imposed18376.1210 RSMoMaternity benefits, minimum hospital stays, exceptionsnotice of benefits, contentsattending physician definedrulemaking19376.1219 RSMoPKU testing and formula - PKU formula and low protein modified food products covered by insurance, whenexceptions20376.1350 RSMoDefinitions.21376.1361 RSMoUtilization Program and Right to				
17376.1209 RSMoMastectomy, reconstructive surgery after - Mastectomy mandatory insurance coverage for prosthetic devices and reconstructive surgeryno time limit to be imposed18376.1210 RSMoMaternity benefits, minimum hospital stays, exceptionsnotice of benefits, contentsattending physician definedrulemaking19376.1219 RSMoPKU testing and formula - PKU formula and low protein modified food products covered by insurance, whenexceptions20376.1350 RSMoDefinitions.21376.1361 RSMoUtilization Program and Right to		<u>376.893</u>		
20 376.1210 RSMo surgery after - Mastectomy mandatory insurance coverage for prosthetic devices and reconstructive surgeryno time limit to be imposed 18 376.1210 RSMo Maternity benefits, minimum hospital stays, exceptionsnotice of benefits, contentsattending physician definedrulemaking 19 376.1219 RSMo PKU testing and formula - PKU formula and low protein modified food products covered by insurance, whenexceptions 20 376.1350 RSMo Definitions. 21 376.1361 RSMo Utilization Program and Right to			Continuation	
mandatory insurance coverage for prosthetic devices and reconstructive surgeryno time limit to be imposed18376.1210 RSMoMaternity benefits, minimum hospital stays, exceptionsnotice of benefits, contentsattending physician definedrulemaking19376.1219 RSMoPKU testing and formula - PKU formula and low protein modified food products covered by insurance, whenexceptions20376.1350 RSMoDefinitions.21376.1361 RSMoUtilization Program and Right to	17	376.1209 RSMo		
20 376.1210 RSMo PKU testing and formula - PKU formula and low protein modified food products covered by insurance, whenexceptions 20 376.1350 RSMo Definitions. 21 376.1361 RSMo Utilization Program and Right to				
18 376.1210 RSMo Maternity benefits, minimum hospital stays, exceptionsnotice of benefits, contentsattending physician definedrulemaking 19 376.1219 RSMo PKU testing and formula - PKU formula and low protein modified food products covered by insurance, whenexceptions 20 376.1350 RSMo Definitions. 21 376.1361 RSMo Utilization Program and Right to			mandatory insurance coverage for	
limit to be imposed18376.1210 RSMoMaternity benefits, minimum hospital stays, exceptionsnotice of benefits, contentsattending physician definedrulemaking19376.1219 RSMoPKU testing and formula - PKU formula and low protein modified food products covered by insurance, whenexceptions20376.1350 RSMoDefinitions.21376.1361 RSMoUtilization Program and Right to			prosthetic devices and	
18 <u>376.1210 RSMo</u> Maternity benefits, minimum hospital stays, exceptionsnotice of benefits, contentsattending physician definedrulemaking 19 <u>376.1219 RSMo</u> PKU testing and formula - PKU formula and low protein modified food products covered by insurance, whenexceptions 20 <u>376.1350 RSMo</u> Definitions. 21 <u>376.1361 RSMo</u> Utilization Program and Right to			reconstructive surgeryno time	
19 376.1219 RSMo PKU testing and formula - PKU formula and low protein modified food products covered by insurance, whenexceptions 20 376.1350 RSMo Definitions. 21 376.1361 RSMo Utilization Program and Right to				
19 376.1219 RSMo PKU testing and formula - PKU formula and low protein modified food products covered by insurance, whenexceptions 20 376.1350 RSMo Definitions. 21 376.1361 RSMo Utilization Program and Right to	18	376.1210 RSMo		
Image: physician definedrulemaking 19 376.1219 RSMo PKU testing and formula - PKU formula and low protein modified food products covered by insurance, whenexceptions 20 376.1350 RSMo Definitions. 21 376.1361 RSMo Utilization Program and Right to				
19 376.1219 RSMo PKU testing and formula - PKU formula and low protein modified food products covered by insurance, whenexceptions 20 376.1350 RSMo Definitions. 21 376.1361 RSMo Utilization Program and Right to				
formula and low protein modified food products covered by insurance, whenexceptions 20 <u>376.1350 RSMo</u> 21 <u>376.1361 RSMo</u> Utilization Program and Right to			physician definedrulemaking	
formula and low protein modified food products covered by insurance, whenexceptions 20 <u>376.1350 RSMo</u> Definitions. 21 <u>376.1361 RSMo</u> Utilization Program and Right to	19	376.1219 RSMo		
insurance, whenexceptions 20 <u>376.1350 RSMo</u> 21 <u>376.1361 RSMo</u> Utilization Program and Right to				
20 376.1350 RSMo Definitions. 21 376.1361 RSMo Utilization Program and Right to				
21 <u>376.1361 RSMo</u> Utilization Program and Right to				
Appeal	21	376.1361 RSMo		
			Appeal	



22	376.1363 RSMo	Utilization review decisions,	
22	<u>370.1303 K3W0</u>	procedures	
23	376.1365 RSMo	Reconsideration of an adverse	
		determination, when	
24	376.1367 RSMo	Emergency services benefit	
		determination, coverage required,	
05	070 4070 DOM	when	
25	<u>376.1372 RSMo</u>	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,	
07	070 4000 DOM	when. Grievance Procedures - First- and	
27	<u>376.1382 RSMo</u>	second-level grievance review for	
		managed care plans, first-level	
		procedures	
28	376.1385 RSMo	Grievance Second-level review	
		procedures	
29	<u>376.1389 RSMo</u>	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	
		(C): Definition of intensive care	
		unit	
32	20 CSR 400-2.060 (3)	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	



33	20 CSR 400-2.060 (4)	 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. 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 400-2.060(6)	Ambulatory Surgical Centers: to be covered as hospitals when.	
35	20 CSR 400-2.110	Life and health benefits relating to HIV infection	
36	20 CSR 400-2.120	Application Questions and Underwriting Practices Relating to HIV Infection	
37	20 CSR 400-2.140	Speech and hearing disorders	
		PLICBLE FOR POLICIES EXCEEDIN	IG 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	
•			1



7	376.1215 RSMo	Childhood Immunizations	
8	376.1218 RSMo	First Steps	
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	