



Short Term Health Policies: H15G.004 and H16G.004  
Missouri Department of Commerce and 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 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  - A. Cannot be reused, except when original filing rejected or withdrawn.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.



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



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



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



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|   |                                      | incurred due to stay at a <b>VA or other government hospital</b>   |  |
|   |                                      | (E): <b>Deductible</b> shall be <b>applied to allowable expenses prior</b> to the applicable <b>coinsurance</b>  |  |
|   |                                      | (F): policy or certificate <b>shall not include any language</b> which requires <b>that accidental bodily injury be effective sole through external, violent and accident means.</b> |  |
|   |                                      | (G): <b>Alcoholism coverage</b> ; if plan provides for hospital treatment.   |  |
| 33  | <a href="#">20 CSR 400-2.060 (4)</a> | Essential Conditions to be contained   |  |
|   |                                      | (A): if <b>certificate or coverage booklet is to be delivered to a member</b> of group, must file for review and approval.   |  |
|   |                                      | (B): requirements on <b>variable language</b>  |  |
|   |                                      | (C): Definition of <b>Total Disability</b>   |  |
|   |                                      | (D): Definition of <b>Residual Disability</b>  |  |
|   |                                      | (E): <b>Timing of notice of acceptance of application</b> or give the prospective insured reason for delay.  |  |
|   |                                      | (F): Self-inflicted injuries resulting from <b>attempted suicide</b> while sane.   |  |
|   |                                      | (G): <b>Exclusion of injuries or illness due to course of employment.</b>  |  |
| 34  | <a href="#">20 CSR 400-2.060(6)</a>  | Ambulatory Surgical Centers: to be covered as hospitals when.  |  |
| 35  | <a href="#">20 CSR 400-2.110</a>     | Life and health <b>benefits relating to HIV infection</b>  |  |
| 36  | <a href="#">20 CSR 400-2.120</a>     | <b>Application Questions</b> and Underwriting Practices Relating to HIV Infection  |  |
| 37  | <a href="#">20 CSR 400-2.140</a>     | <b>Speech and hearing disorders</b>  |  |
| <b>MANDATES APPLICABLE FOR POLICIES EXCEEDING SIX MONTHS COVERAGE</b> |                                      |  |  |
| 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   |  |



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| 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             |  |
| <b>Prohibited Provisions</b> |                              |                                  |  |
| 1                            | <a href="#">435.350 RSMo</a> | <b>Arbitration prohibited</b>    |  |