



Missouri Department of Commerce and Insurance
Market Regulation Division
Insurance Product Filing Section
ProductFilings@insurance.mo.gov

Short-Term Group Health Checklist

Missouri uses the NAIC Coding Matrix to determine the appropriate use of TOI's. Visit NAIC.org for the most current version of the matrix.

The SERFF filing fee of \$150 must be paid via Electronic Funds Transfer (EFT) pursuant to 374.230 RSMo.

Non-Employer Group filings must be submitted in conjunction with Interstate Insurance Product Regulation Committee (IIPRC) filings. This includes Group Life, Group Annuity, and Group Disability products.

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.



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Instructions

Complete this checklist by providing the location of the provision in the forms. The completed checklist should be attached to the Supporting Documentation tab.

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 form is marked as AEF (Form Type for application/enrollment form).

The Form Number cannot be reused, except when the original filing is rejected or withdrawn, and the Form Number on the Form Schedule tab must match the form number provided in the lower left-hand corner of the first page.

Provide an explanation of variability for all bracketed alpha and numeric text.

If filing a rider, endorsement, or application, please provide the SERFF tracking number for the forms with which these new forms will be used.

Documents within a filing can be marked confidential, but an explanation of how the request complies with 374.070 RSMo and 20 CSR 10-2.400 must be provided.

When providing a redline version of the changes, please attach it to the Supporting Documentation tab. The form being submitted for approval should be in final format under the Form Schedule tab.

Health rate filings must be submitted separately from Forms. For more information on health rate filings, please visit [our website](#).

Life must be filed separately from Health. Group separately from Individual.

Filing Submissions shall include the following and meet the requirements under 20 CSR 100-9.100;

- a. Provide a brief, detailed description of benefits, the purpose of the filing, and the intended market on the General Information tab.
- b. Disclose if the form is new or a replacement.
- c. Provide all corresponding SERFF Tracking Numbers, including rate filings if filing a form filing.

Applicable to Short-Term Group Health Products

Citation	Summary	Form	Page #
375.924 RSMo	Company address and phone number		
375.936 RSMo	Define unfair practices		
375.995 RSMo	Prohibits sex or marital status discrimination		
376.386 RSMo	One co-pay for the medication dosage prescribed		
376.406 RSMo	Extent of newborn coverage and definitions		
376.407 RSMo	Reimbursement for advanced practice nurse services		
376.426 RSMo	Required provisions (1-19)		
376.428 RSMo	Continuation		
376.438 RSMo	Extension of benefits		
376.778 RSMo	Public hospital direct payment		
376.781 RSMo	Speech and hearing		
376.782 RSMo	Mammography		
376.801 RSMo	Child health supervisory services		
376.805 RSMo	Elective abortion		
376.806 RSMo	Refund of premium upon notice of insureds death		
376.807 RSMo	Reduction or denial of benefits to insureds eligible for medical assistance		
376.816 RSMo	Adopted children coverage		
376.820 RSMo	Child coverage discrimination prohibited		
376.892 and 376.893 RSMo	Continued group coverage for spouse		
376.1209 RSMo	Mastectomy and reconstructive surgery		
376.1210 RSMo	Maternity benefits		
376.1219 RSMo	PKU formula and low-protein modified food product coverage		
376.1350 RSMo	Definitions		
376.1361 and 376.1363 RSMo	Utilization review and right to appeal		
376.1365 RSMo	Adverse determination		

Citation	Summary	Form	Page #
376.1367 RSMo	Emergency services benefit determination		
376.1372 RSMo	Utilization review procedures to be included in Certificate of Coverage and member handbook		
376.1378 RSMo	Grievance procedures in Evidence of Coverage		
376.1382 and 376.1385 RSMo	First and second-level grievance procedures		
376.1389 RSMo	Expedited grievance review		
20 CSR 400-2.020	Government hospital		
20 CSR 400-2.060 (2)	Definitions		
20 CSR 400-2.060 (3)	Elements of coverage		
20 CSR 400-2.060 (4)	Essential conditions to be contained		
20 CSR 400-2.060 (6)	Ambulatory surgical centers		
20 CSR 400-2.140	Speech and hearing		

Mandates Applicable to Short-Term Products Exceeding Six Months

Citation	Summary	Form	Page #
376.385 RSMo	Diabetes offer		
376.429 RSMo	Clinical trials		
376.810 RSMo	Chemical dependency		
376.1199 RSMo	Obstetrical gynecological contraceptives		
376.1200 RSMo	Breast cancer treatment		
376.1215 RSMo	Childhood immunizations		
376.1218 RSMo	Part C (First Steps)		
376.1220 RSMo	Newborn hearing		
376.1224 RSMo	Autism		
376.1230 RSMo	Chiropractic care		
376.1232 RSMo	Prosthetics		
376.1250 RSMo	Cancer screenings		
376.1253 RSMo	Cancer diagnosis, second opinion		
376.1275 RSMo	Antigen testing and bone marrow transplant		
376.1550 RSMo	Mental health parity		
376.405 RSMo	Ambiguous and misleading language is prohibited		
435.350 RSMo	Arbitration is prohibited		