



Life and Health Filing Guidelines

The following guidelines are not all-inclusive and should be used in conjunction with applicable statutes and regulations. Inquiries regarding existing filings should be directed to the assigned reviewer. All other inquiries should be directed to productfilings@insurance.mo.gov or (573) 751-7470.

Filing Fee: \$150 per submission. Payments must be made via electronic funds transfer (EFT) at the time the filing is submitted, and all filing submissions are required to be filed through SERFF. Missouri does not accept paper filings. (20 CSR 100-9.100)

Types of Insurance (TOI): Please refer to the current NAIC Uniform Product Coding Matrix at NAIC.org for a description of the available TOI.

- A. **Short-Term Health Plans or Short-Term Limited Duration Health Plans:** (defined as six months or less duration in Missouri)
 - a. For short-term major medical products with a provider network, use H16 TOI
 - b. For short-term major medical products without a provider network, use H15 TOI
 - c. If any short-term plan (filed under H15 or H16) renews beyond six months of coverage, the applicable Missouri mandates will apply
- B. **Use of TOI H21- Other; A-10 - Other; or L08 - Other:** Companies may use “other” for multi-line filings, such as:
 - o Applications o Advertisements o Participating agreements o Name change endorsements o Annual certifications
 - o Riders or amendments that apply to the same product line and do NOT amend a specific policy (i.e., change of actuary, name change endorsement, etc.)
 - o Filings may not cross other lines of insurance: A combination of life and health forms cannot be combined under H21 or any other TOI. You must file the product under the appropriate TOI for the line of business. (20 CSR 100-9.100)
 - o “Other” filings must include all corresponding SERFF tracking numbers of the filings that are impacted.
 - o Do not use H21 for HMO products, LTC, Credit Life, or Medicare Supplement because they require a specific type of licensure and/or have their own TOI.



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C. Out-of-state policies covering Missouri residents:

Out-of-state certificates that will be issued to Missouri residents should be filed separately from all other forms. Such filings should include the domiciliary state policy **approval** under the Supporting Documentation tab. If the domiciliary state did not **approve** the policy, Missouri will review the entire product for compliance with Missouri insurance laws.

D. Use of H04: May be used for student blanket OR accident and sickness products paid on an expense incurred basis.

Rate Filings:

A. Medicare Supplement

- [Bulletin 19-06](#) requests additional information to be provided with Medicare supplement rate filings.
- If the filing contains 1990 plans only, use TOI code MS05 (MS04 for Select plans)
- If the filing contains only 2010 plans, or 1990 and 2010 plans, use the TOI code MS08 (MS07 for Select plans). Rate experience for 1990 and 2010 plans must be combined if submitted in the same filing.
- Attach BOTH a PDF and an Excel version of the Medicare Supplement rate data collection document (Form 375-0065).

B. Credit Life

- Required to be filed under 385.050 and 385.070 RSMo

C. Long Term Care

- Pre-stabilization rates must be filed separately from post-stabilization rates.
- Attach required supporting documentation designated by NAIC and 20 CSR 400-4.

D. Health Rates

- As of 2018, all health rates must be filed except for large employer groups (376.465 RSMo) and pre-paid dental (354.702 RSMo)
- Please visit our [website](#) for more information on submitting health rates



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Policy and Related Forms for APPROVAL

	Health	HMO	Life	Annuity	LTC	Medigap
Applications/Enrollment Forms/Supplements	376.777 (individual) and 376.426 (group)	354.085	376.675 (Life) & 385.045 (Credit)	376.675	376.1109 & 20 CSR 400-4.100(19); Partnership 20 CSR 400-4.110(1)(D)	376.869 & 20 CSR 400-3.650
Endorsements/Amendments/Riders	376.777 (individual) and 376.426 (group)	354.085	376.675	376.675	376.1109 & 20 CSR 400-4.100(19)	376.869 & 20 CSR 400-3.650
Policies/Contracts	376.777 (individual) and 376.426 (group)	354.085	376.675	376.675	376.1109 & 20 CSR 400-4.100(19)	376.869 & 20 CSR 400-3.650
Certificates	376.777 (individual) and 376.426 (group)	354.085	376.675	376.675	376.1109 & 20 CSR 400-4.100(19)	376.869 & 20 CSR 400-3.650
Schedule of Benefits	376.777 (individual) and 376.426 (group)				376.1109 & 20 CSR 400-4.100(19)	376.869 & 20 CSR 400-3.650
Disclosures/Replacement Notice					20 CSR 400-4.050	20 CSR 400-3.650



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Other Forms Requiring [APPROVAL](#)

	Health	HMO	Life	Annuity	LTC	Medigap
Evidence of Coverage		354.430				
Provider Contract		354.624				
Partnership Delivery Notice					If NAIC model not used: 20 CSR 400-4.110	
Annual Access Plan; Service Area Modifications		354.603; 20 CSR 400-7.095 and 20 CSR 400-7.090				
Partnership Disclosure Form					20 CSR 400-4.110	
Partnership Certification Form					20 CSR 400-4.110	
Buyer's Guide			376.704 and 376.714			



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Rates, Reports, and Other Documents to be [FILED](#)

	Health	HMO	Life	Annuity	LTC	Medigap
Utilization Review Activities	20 CSR 400-10.020	20 CSR 400- 10.020				
Provider Selection Standards		354.606.7				
Reports		Annual reports 354.435			20 CSR 400-4.100	
Advertisements						20 CSR 400-3.650
Rates	376.465 and 20 CSR 400-13				20 CSR 400-4.100	

Rate Filings for [APPROVAL](#)

	Health	HMO	Life	Annuity	LTC	Medigap
Rates			Credit Life 385.050 and 385.070			20 CSR 400-3.650