



May 26, 2026

Ms. Angela Nelson
Director
Missouri Department of Commerce and Insurance
301 West High St., Room 530
P.O. Box 690
Jefferson City, MO 65102

Re: Request for No-Action Letter

Dear Ms. Nelson:

Cox Health Systems Insurance Company ("CHSIC") submits this expedited request for a "no-action letter" pursuant to RSMo. Section 374.018. Specifically, CHSIC requests that the Department issue a no-action letter stating that CHSIC may discontinue offering on-exchange affordable care act individual health insurance coverage in 2027 but would still offer off-exchange individual health insurance coverage and by doing so avoid being deemed to have exited the individual market under RSMo. Section 376.454.4(1). Accordingly, CHSIC would not be (i) required to provide 180-days' advance notice of such discontinuance or (ii) prohibited from issuing new policies in the individual market for a period of five years.

CHSIC is currently reviewing options for renewing policies for 2027.

CHSIC is requesting that the Department not deem this potential course of action to be a market exit, thereby allowing CHSIC to issue new policies in the individual market as early as 2028.

Please feel free to contact me by telephone at (417) 269-2936 or email at maug@coxhealthplans.com with any questions.

Sincerely,

Matthew Aug
President