



Missouri Department of Commerce & Insurance
Market Regulation Division
Life & Health Section

Life & Health Filing Guidelines

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

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

Types of Insurance: Please refer to the NAIC CDS Coding Matrix at NAIC.org for a description of the available TOIs.

- A. **Short Term Health Plans or Short Duration Limited Health Plans:** (defined as six months or less duration in MO)
- a. If have a network and are comprehensive, file under H16
 - b. If no network, file under H15
 - c. If any short term plan (filed under H15 or H16) renews beyond six months coverage, the applicable MO mandates apply.
- B. **Use of H21- Other; A-10 - Other; or L08 - Other:** Companies may use “other” for multi-line filings, such as:
- Applications
 - Advertisements
 - Participating agreements
 - Name change endorsements
 - Annual certifications
 - Riders or amendments that apply to product lines identified and do **NOT** amend a specific policy. (For example, change of actuary, name change endorsement, etc.)
 - May **not** mix filings across 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.
 - Must provide the SERFF tracking numbers for all filings impacted by the “other” filing
 - **Cannot** use H21 for HMO products, LTC, Credit Life or Medicare Supplements as they require a specific type of licensure and/or have their own TOIs.
- C. **Out of state policies covering Missouri residents:**

Out of state certificates to be issued to Missouri residents should be filed separately from all other forms. Filings should include the domicile states **approval** of the policy in PDF format



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attached to supporting documents. If the domiciled state did not **approve** the filing, Missouri will review entire product for compliance with MO Insurance Laws.

For more information regarding out of state filing submissions please see the [Out-of-state group policy form](#) memo for filings with an approval from the domicile state.

- D. **Use of H04:** In Missouri may be used for student blanket OR accident and sickness paid on expense incurred basis.

Rate filings:

A. Medicare Supplement

- [Bulletin 19-06](#) requests new information regarding Medicare supplement rates and should be submitted in SERFF filings going forward.
- If file contains 1990 plans only, use TOI code MS05 (MS04 for Select plans)
- If file contain 2010 only, use TOI code MS08 (MS07 for Select plans)
- If file contains both 1990 and 2010, use TOI code MS08 (MS07 for Select plans)
- 1990 and 2010 experience must be combined in all future rate filings.
- 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.
- Please visit our [website](#) for more information



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Policy and Related Forms for APPROVAL

	Health	HMO	Life	Annuity	LTC	Medigap
Applications/Enrollment Forms/Supplementals	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(12)
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(15) or (10) for Select
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(15) or (10) Select
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(15) or (10) for Select
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(15) or (10) for Select
Disclosures/Replacement Notice					20 CSR 400-4.050	20 CSR 400-3.650(12)
Schedule pages filed separately from policy	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(15) or (10) for Select
Delivery Notice					20 CSR 400-4.100(1)(D)	



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Other Forms Requiring APPROVAL

	Health	HMO	Life	Annuity	LTC	Medigap
Evidence of Coverage		354.43				
Provider Contract		354.624				
Partnership Delivery Notice					If NAIC model not used: 20 CSR 400-1.100 (1)(D)	
Annual Access Plan; Service Area Modifications		354.603				
Partnership Disclosure Form					20 CSR 400.4-110(1)(C)	
Partnership Certification Form					20 CSR 400-4.110(1)(c)	
Provider Selection Standards		20 CSR 400-7.200				
Buyer's Guide			376.704 and 376.714			

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				
Reports		Annual reports 354.435			20 CSR 400-4.100(13)	
Advertisements						20 CSR 400-3.650(19)



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Rate Filings for APPROVAL

	Health	HMO	Life	Annuity	LTC	Medigap
			Credit Life 385.050 and 385.070			20 CSR 400- 3.650(15)

Rate Filings Required for OTHER

	Health	HMO	Life	Annuity	LTC	Medigap
Actuarial justification	376.465 and 20 CSR 400- 13				Initial filing 20 CSR 400-4	