



**DEPARTMENT OF INSURANCE, FINANCIAL  
INSTITUTIONS AND PROFESSIONAL REGISTRATION**

P.O. Box 690, Jefferson City, Mo. 65102-0690

**INSURANCE BULLETIN 13-06**

**Implementation of Senate Bill 62 (2011)**

**Issued** September 24, 2013

**To:** All health carriers doing business in Missouri.  
All producers and all other interested parties.

**From:** John M. Huff, Director

**Re:** Implementation and location of statutes administered by the DIFP within Senate Bill 62 (2011)

Please be advised, Senate Bill 62 (2011) enacted section 376.1190, which provides as follows:

1. Health carriers shall permit individuals to learn the amount of cost-sharing, including deductibles, copayments, and coinsurance, under the individual's health benefit plan or coverage that the individual would be responsible for paying with respect to the furnishing of a specific item or service by a participating provider in a timely manner upon the request of the individual. At a minimum, such information shall be made available to such individual through an internet website and such other means for individuals without access to the internet. As used in this section, the terms "health carrier" and "health benefit plans" shall have the same meanings assigned to them in section 376.1350.

2. This section shall not apply to a supplemental insurance policy, including a life care contract, accident-only policy, specified disease policy, hospital policy providing a fixed daily benefit only, Medicare supplement policy, long-term care policy, hospitalization-surgical care policy, short-term major medical policy of six months or less duration, or any other supplemental policy.

3. Any health care benefit mandate proposed after August 28, 2011, shall be subject to review by the oversight division of the joint committee on legislative research. The oversight division shall perform an actuarial analysis of the cost impact to private and public payers of any new or revised mandated health care benefit proposed by the general assembly after August 28, 2011, and a recommendation shall be delivered to the speaker and the president pro tem prior to mandate being enacted.

4. The provisions of subsections 1 and 2 shall become effective on January 1, 2014.

The Reviser of Statutes has divided the above-referenced statute into two separate and distinct statutes. Subsections 1, 2, and 4 can be found in the newly created section [376.446](#) while subsection 3 remains in section [376.1190](#).

Please be advised, section 376.446 becomes effective on January 1, 2014.

This bulletin is for informational purposes only. Every health carrier operating in this state, every health insurance producer, and all other interested parties are strongly encouraged to review this law in its entirety to ensure compliance.