STATE OF MISSOURI

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

INSURANCE BULLETIN 17-04

Assistance to Missouri residents impacted by flooding

Issued: May 4, 2017

The following Bulletin is issued by the Missouri Department of Insurance, Financial Institutions and Professional Registration ("Department") to inform and educate the reader on the specified issue. It does not have the force and effect of law, is not an evaluation of any specific facts or circumstances, and is not binding on the Department or an insurer. See §374.015, RSMo.

To: All insurers writing insurance in the State of Missouri

From: Chlora Lindley-Myers, Director

Re: Assistance to Missouri residents impacted by recent flooding

The Department is issuing this Bulletin to assist individuals and entities regulated by the Department as they work to address the flooding that is affecting Missouri consumers.

Cancellation Grace Period Due to Nonpayment or Late Payment

Contemporaneous with the State of Emergency declared by Governor Eric R. Greitens in [Executive Order 17-13](#), the Department requests all insurers licensed in this State allow coverage to remain in effect for any Missouri insured who resides in a county where severe flooding has occurred and who has had their ability to timely act or respond to an insurer materially affected by the flood. Insurers may alternatively choose to implement this request in a broader manner such as delineating impacted areas by zip code, county or other geographic territory to assist impacted insureds in recovering from the recent floods.

Insurers should also consider providing a grace period during which their insureds can take actions necessary to keep their policies in force. However, the Department is not requesting insurers waive any premiums or other consideration owed on any policy or contract during this period of time. The Department anticipates that a failure to pay premiums or remit consideration within a reasonable time after the expiration of such disaster designation may subject the policy to a retroactive cancellation, in accordance with the policy terms.

For those policies with an automatic bank draft or electronic funds transfer arrangement, insurers may continue payment deductions unless or until the policyholder terminates this arrangement with the insurer and the financial institution.

Nothing in this bulletin should be construed as the Department requesting an insurer to continue coverage for an insured who is otherwise unaffected by any mail disruptions. Additionally, nothing in this bulletin should be construed as the Department requesting any insurer to refrain from terminating coverage on the basis of fraud on the part of an insured.

Out-of-Network Benefits Treated as In-Network

The Department makes an additional request to all health insurers as defined in section 376.1350 that provide health insurance with a network component while the affected areas are impacted by flooding. If such insurers have insureds affected by flooding (which could be either a circumstance where the insured's primary residence was impacted by flooding or where the insured's ability to access their provider was impacted by flooding), who receives out of network care, the health insurer should consider providing coverage to the insured at no greater cost to the insured than if the insured had received care from an in network provider.

To assist insurers with implementing this request, the Department has attached a map of Missouri counties. This map is intended to roughly approximate those counties significantly impacted by flooding. *This map is provided for informational purposes only*. The Department appreciates the assistance and cooperation of insurers as Missourians continue to recover from this historic and unprecedented flooding event.

Insurers with questions regarding this Bulletin or needing other assistance may contact Angela Nelson, Director of the Division of Market Regulation at 573-751-2430.

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Missouri Counties Impacted by Flooding

Legend

Counties with significant flooding and closures of major roadways.

Counties with significant flooding, no major road closures, but likely impact.