



DEPARTMENT OF INSURANCE, FINANCIAL
INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

INSURANCE BULLETIN 13-01

Health benefit plan renewal
Issued June 10, 2013

To: All insurers authorized to conduct health insurance business in Missouri.
All insurers delivering policies covering Missouri residents.
All producers and all other interested parties.

From: John M. Huff, Director

Rescinded and Inoperative

Re: Renewal time frames for health benefit plans

Recently, interested parties have inquired of the Department as to when health benefit plans can be renewed in Missouri. To promote consistent application and fairness in the marketplace, all interested parties are directed to the following statutory language:

... For purposes of this subsection, renewal shall be deemed to occur *not more often* than annually on the anniversary of the effective date of the group health plan's health insurance coverage unless a longer term is specified in the policy or contract.

[Section 376.452.5](#), RSMo, Supp. 2012, emphasis added, applicable to the large group market. Identical language is found in [§379.938.4](#), applicable to the small group market, and similar language is found in [§376.454.5](#), applicable to the individual market.