



## DEPARTMENT OF COMMERCE & INSURANCE

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

### INSURANCE BULLETIN 25-04

#### Executive Order 25-24 – Prescription Medications

**Issued: May 22, 2025**

*The following Bulletin is issued by the Missouri Department of Commerce and Insurance (“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, shall not be considered a statement of general applicability and is not binding on the Department. See § 374.015, RSMo (2016).*

**To:** Health carriers writing health insurance or health benefit plan coverage in Missouri

**From:** Angela L. Nelson, Director

**Re:** Executive Order 25-24 – Prescription Medications

On May 20, 2025, Governor Mike Kehoe signed [Executive Order 25-24](#), to ensure that individuals affected by the May 16, 2025 tornado and severe storms whose prescriptions were lost or destroyed, whose records are not available, or whose original prescribing physician is unavailable, will be able to continue to receive prescribed medications. Executive Order 25-24 authorizes the Department of Health and Senior Services and the State Board of Pharmacy to temporarily waive or suspend the operation of statutes or administrative rules to serve the interests of public health and safety during the period of emergency and the recovery period.

The Department is issuing this bulletin to assist individuals and entities regulated by the Department as they implement the Executive Order for insureds in areas affected by the May 16,

2025 storms. This bulletin applies to all health carriers, as that term is defined in section 376.1350, RSMo<sup>1</sup> and to any entities, including but not limited to pharmacy benefit managers and third-party administrators who administer prescription drug benefits on behalf of health carriers.

To ensure that residents impacted by the May 16, 2025 storms do not face additional financial hardships or delays in obtaining needed prescription drugs, the Director of the Department of Commerce and Insurance strongly encourages health carriers to allow enrollees to obtain refills of their prescriptions, even if the prescription was recently refilled. These consumers may not have access to their prescription medications because of storm damage. Health carriers should work with consumers to quickly provide coverage for replacement medications.

Health carriers who have questions or concerns should contact Amy Hoyt ([amy.hoyt@insurance.mo.gov](mailto:amy.hoyt@insurance.mo.gov)) or Gina Clark ([gina.clark@dcf.mo.gov](mailto:gina.clark@dcf.mo.gov)) at 573-751-4126. Consumers who have questions or concerns should contact the Department's Consumer Affairs Hotline at 800-726-7390 or complete a claim form online at <https://insurance.mo.gov/consumer-complaints/insurance-complaints>.

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<sup>1</sup> All statutory references herein are to RSMo 2016, unless otherwise noted.