

FIRST REGULAR SESSION

HOUSE BILL NO. 803

95TH GENERAL ASSEMBLY

INTRODUCED BY REPRESENTATIVES WILSON (130) (Sponsor), DETHROW,
BIVINS AND ATKINS (Co-sponsors).

1642L.011

D. ADAM CRUMBLISS, Chief Clerk

AN ACT

To amend chapter 376, RSMo, by adding thereto one new section relating to mandate-free health insurance policies.

Be it enacted by the General Assembly of the state of Missouri, as follows:

Section A. Chapter 376, RSMo, is amended by adding thereto one new section, to be
2 known as section 376.997, to read as follows:

**376.997. 1. As used in this section, "mandate-free health insurance policies and
2 contracts" means those policies and contracts of health insurance, as defined in section
3 376.960, which cover individuals and their families, and groups, excluding any Medicare
4 supplemental policy or contract.**

**5 2. Notwithstanding any other provision of law to the contrary, no law requiring the
6 coverage of a particular health care service or benefit, or requiring the reimbursement,
7 utilization, or inclusion of a specific category of licensed health care practitioner shall
8 apply to mandate-free health insurance policies and contracts. The requirements
9 contained in this section for mandate-free insurance policies and contracts shall be the
10 exclusive requirements for such policies and contracts. Nothing in this section shall
11 prohibit an insurer from offering or including within a mandate-free health insurance
12 policy or contract coverage for one or more specific health care services or benefits
13 prescribed under any other provision of law.**

**14 3. For an insurer defined in section 376.960 to be eligible to market, sell, or issue
15 mandate-free health insurance policies or contracts, the insurer shall:**

EXPLANATION — Matter enclosed in bold-faced brackets [thus] in the above bill is not enacted and is intended to be omitted from the law. Matter in **bold-face** type in the above bill is proposed language.

16 (1) Fully and clearly disclose to the person or group to whom the mandate-free
17 health insurance policy or contract is to be issued that the reason coverage for such
18 product is less expensive than other coverage is a result of the policy or contract not
19 containing coverages or health professional payment mechanisms that are required by
20 other specific provisions of law; and

21 (2) Clearly disclose in all sales, promotional, and advertising material related to
22 such mandate-free health insurance policies and contracts that such product is a mandate-
23 free health insurance policy or contract.

24 4. The provisions of section 376.441 shall not apply to any group that replaces its
25 current coverage with a mandate-free health insurance policy or contract if the benefit to
26 be extended is one for services that are not covered by the replacement policy or contract.

27 5. Notwithstanding any other provision of this section to the contrary, the
28 provisions of paragraph (b) of subdivision (11) of section 375.936, RSMo, shall apply to
29 mandate-free health insurance policies and contracts with respect to physician services
30 covered under such policies and contracts, which may be provided by persons licensed
31 under section 332.181, RSMo.

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