

House \_\_\_\_\_ Amendment NO. \_\_\_\_\_

Offered By

1 AMEND Senate Bill No. 358, Page 2, Section 191.607, Line 16, by inserting after all of said section  
2 and line the following:

3  
4 "374.500. As used in sections 374.500 to 374.515, the following terms mean:

5 (1) "Certificate", a certificate of registration granted by the department of insurance,  
6 financial institutions and professional registration to a utilization review agent;

7 (2) "Director", the director of the department of insurance, financial institutions and  
8 professional registration;

9 (3) "Enrollee", an individual who has contracted for or who participates in coverage under a  
10 health insurance policy, an employee welfare benefit plan, a health services corporation plan or any  
11 other benefit program providing payment, reimbursement or indemnification for health care costs  
12 for himself or eligible dependents or both himself and eligible dependents. The term "enrollee"  
13 shall not include an individual who has health care coverage pursuant to a liability insurance policy,  
14 workers' compensation insurance policy, or medical payments insurance issued as a supplement to a  
15 liability policy;

16 (4) "Provider of record", the physician or other licensed practitioner identified to the  
17 utilization review agent as having primary responsibility for the care, treatment and services  
18 rendered to an enrollee;

19 (5) "Utilization review", a set of formal techniques designed to monitor the use of, or  
20 evaluate the clinical necessity, appropriateness, efficacy, or efficiency of, health care services,  
21 procedures, or settings. Techniques 58  
22 may include ambulatory review, ~~[prospective]~~ prior authorization review, second opinion,  
23 certification, concurrent review, case management, discharge planning or retrospective review.  
24 Utilization review shall not include elective requests for clarification of coverage;

25 (6) "Utilization review agent", any person or entity performing utilization review, except:

26 (a) An agency of the federal government;

27 (b) An agent acting on behalf of the federal government, but only to the extent that the agent  
28 is providing services to the federal government; or

29 (c) Any individual person employed or used by a utilization review agent for the purpose of  
30 performing utilization review services, including, but not limited to, individual nurses and  
31 physicians, unless such individuals are providing utilization review services to the applicable benefit  
32 plan, pursuant to a direct contractual relationship with the benefit plan;

33 (d) An employee health benefit plan that is self-insured and qualified pursuant to the federal  
34 Employee Retirement Income Security Act of 1974, as amended;

35 (e) A property-casualty insurer or an employee or agent working on behalf of a property-  
36 casualty insurer;

Action Taken \_\_\_\_\_ Date \_\_\_\_\_

1 (f) A health carrier, as defined in section 376.1350, that is performing a review of its own  
2 health plan;

3 (7) "Utilization review plan", a summary of the utilization review procedures of a utilization  
4 review agent.

5 376.690. 1. As used in this section, the following terms shall mean:

6 (1) "Emergency medical condition", the same meaning given to such term in section  
7 376.1350;

8 (2) "Facility", the same meaning given to such term in section 376.1350;

9 (3) "Health care professional", the same meaning given to such term in section 376.1350;

10 (4) "Health carrier", the same meaning given to such term in section 376.1350;

11 (5) "Unanticipated out-of-network care", health care services received by a patient in an in-  
12 network facility from an out-of-network health care professional from the time the patient presents  
13 with an emergency medical condition until the time the patient is discharged.

14 2. (1) Health care professionals ~~may~~ shall send any claim for charges incurred for  
15 unanticipated out-of-network care to the patient's health carrier within one hundred eighty days of  
16 the delivery of the unanticipated out-of-network care on a U.S. Centers of Medicare and Medicaid  
17 Services Form 1500, or its successor form, or electronically using the 837 HIPAA format, or its  
18 successor.

19 (2) Within forty-five processing days, as defined in section 376.383, of receiving the health  
20 care professional's claim, the health carrier shall offer to pay the health care professional a  
21 reasonable reimbursement for unanticipated out-of-network care based on the health care  
22 professional's services. If the health care professional participates in one or more of the carrier's  
23 commercial networks, the offer of reimbursement for unanticipated out-of-network care shall be the  
24 amount from the network which has the highest reimbursement.

25 (3) If the health care professional declines the health carrier's initial offer of reimbursement,  
26 the health carrier and health care professional shall have sixty days from the date of the initial offer  
27 of reimbursement to negotiate in good faith to attempt to determine the reimbursement for the  
28 unanticipated out-of-network care.

29 (4) If the health carrier and health care professional do not agree to a reimbursement amount  
30 by the end of the sixty-day negotiation period, the dispute shall be resolved through an arbitration  
31 process as specified in subsection 4 of this section.

32 (5) To initiate arbitration proceedings, either the health carrier or health care professional  
33 must provide written notification to the director and the other party within one hundred twenty days  
34 of the end of the negotiation period, indicating their intent to arbitrate the matter and notifying the  
35 director of the billed amount and the date and amount of the final offer by each party. A claim for  
36 unanticipated out-of-network care may be resolved between the parties at any point prior to the  
37 commencement of the arbitration proceedings. Claims may be combined for purposes of arbitration,  
38 but only to the extent the claims represent similar circumstances and services provided by the same  
39 health care professional, and the parties attempted to resolve the dispute in accordance with  
40 subdivisions (3) to (5) of this subsection.

41 (6) No health care professional who sends a claim to a health carrier under subsection 2 of  
42 this section shall send a bill to the patient for any difference between the reimbursement rate as  
43 determined under this subsection and the health care professional's billed charge.

44 3. (1) When unanticipated out-of-network care is provided, the health care professional who  
45 sends a claim to a health carrier under subsection 2 of this section may bill a patient for no more  
46 than the cost-sharing requirements described under this section.

47 (2) Cost-sharing requirements shall be based on the reimbursement amount as determined  
48 under subsection 2 of this section.

49 (3) The patient's health carrier shall inform the health care professional of its enrollee's cost-

1 sharing requirements within forty-five processing days of receiving a claim from the health care  
2 professional for services provided.

3 (4) The in-network deductible and out-of-pocket maximum cost-sharing requirements shall  
4 apply to the claim for the unanticipated out-of-network care.

5 4. The director shall ensure access to an external arbitration process when a health care  
6 professional and health carrier cannot agree to a reimbursement under subdivision (3) of subsection  
7 2 of this section. In order to ensure access, when notified of a parties' intent to arbitrate, the director  
8 shall randomly select an arbitrator for each case from the department's approved list of arbitrators or  
9 entities that provide binding arbitration. The director shall specify the criteria for an approved  
10 arbitrator or entity by rule. The costs of arbitration shall be shared equally between and will be  
11 directly billed to the health care professional and health carrier. These costs will include, but are not  
12 limited to, reasonable time necessary for the arbitrator to review materials in preparation for the  
13 arbitration, travel expenses and reasonable time following the arbitration for drafting of the final  
14 decision.

15 5. At the conclusion of such arbitration process, the arbitrator shall issue a final decision,  
16 which shall be binding on all parties. The arbitrator shall provide a copy of the final decision to the  
17 director. The initial request for arbitration, all correspondence and documents received by the  
18 department and the final arbitration decision shall be considered a closed record under section  
19 374.071. However, the director may release aggregated summary data regarding the arbitration  
20 process. The decision of the arbitrator shall not be considered an agency decision nor shall it be  
21 considered a contested case within the meaning of section 536.010.

22 6. The arbitrator shall determine a dollar amount due under subsection 2 of this section  
23 between one hundred twenty percent of the Medicare-allowed amount and the seventieth percentile  
24 of the usual and customary rate for the unanticipated out-of-network care, as determined by  
25 benchmarks from independent nonprofit organizations that are not affiliated with insurance carriers  
26 or provider organizations.

27 7. When determining a reasonable reimbursement rate, the arbitrator shall consider the  
28 following factors if the health care professional believes the payment offered for the unanticipated  
29 out-of-network care does not properly recognize:

- 30 (1) The health care professional's training, education, or experience;  
31 (2) The nature of the service provided;  
32 (3) The health care professional's usual charge for comparable services provided;  
33 (4) The circumstances and complexity of the particular case, including the time and place  
34 the services were provided; and  
35 (5) The average contracted rate for comparable services provided in the same geographic  
36 area.

37 8. The enrollee shall not be required to participate in the arbitration process. The health care  
38 professional and health carrier shall execute a nondisclosure agreement prior to engaging in an  
39 arbitration under this section.

40 9. ~~[This section shall take effect on January 1, 2019.~~

41 ~~—10.]~~ The department of insurance, financial institutions and professional registration may  
42 promulgate rules and fees as necessary to implement the provisions of this section, including but not  
43 limited to procedural requirements for arbitration. Any rule or portion of a rule, as that term is  
44 defined in section 536.010, that is created under the authority delegated in this section shall become  
45 effective only if it complies with and is subject to all of the provisions of chapter 536 and, if  
46 applicable, section 536.028. This section and chapter 536 are nonseverable and if any of the  
47 powers vested with the general assembly pursuant to chapter 536 to review, to delay the effective  
48 date, or to disapprove and annul a rule are subsequently held unconstitutional, then the grant of  
49 rulemaking authority and any rule proposed or adopted after August 28, 2018, shall be invalid and

void.

376.1345. 1. As used in this section, unless the context clearly indicates otherwise, terms shall have the same meaning as ascribed to them in section 376.1350.

2. No health carrier, nor any entity acting on behalf of a health carrier, shall restrict methods of reimbursement to health care providers for health care services to a reimbursement method requiring the provider to pay a fee, discount the amount of their claim for reimbursement, or remit any other form of remuneration in order to redeem the amount of their claim for reimbursement.

3. If a health carrier initiates or changes the method used to reimburse a health care provider to a method of reimbursement that will require the health care provider to pay a fee, discount the amount of its claim for reimbursement, or remit any other form of remuneration to the health carrier or any entity acting on behalf of the health carrier in order to redeem the amount of its claim for reimbursement, the health carrier or an entity acting on its behalf shall:

(1) Notify such health care provider of the fee, discount, or other remuneration required to receive reimbursement through the new or different reimbursement method; and

(2) In such notice, provide clear instructions to the health care provider as to how to select an alternative payment method, and upon request such alternative payment method shall be used to reimburse the provider until the provider requests otherwise.

4. A health carrier shall allow the provider to select to be reimbursed by an electronic funds transfer through the Automated Clearing House Network as required pursuant to 45 C.F.R. Sections 162.925, 162.1601, and 162.1602, and if the provider makes such selection, the health carrier shall use such reimbursement method to reimburse the provider until the provider requests otherwise.

5. Violation of this section shall be deemed an unfair trade practice under sections 375.930 to 375.948.

376.1350. For purposes of sections 376.1350 to 376.1390, the following terms mean:

(1) "Adverse determination", a determination by a health carrier or ~~[its designee]~~ a utilization review ~~[organization]~~ entity that an admission, availability of care, continued stay or other health care service furnished or proposed to be furnished to an enrollee has been reviewed and, based upon the information provided, does not meet the utilization review entity or health carrier's requirements for medical necessity, appropriateness, health care setting, level of care or effectiveness, or are experimental or investigational, and the payment for the requested service is therefore denied, reduced or terminated;

(2) "Ambulatory review", utilization review of health care services performed or provided in an outpatient setting;

(3) "Case management", a coordinated set of activities conducted for individual patient management of serious, complicated, protracted or other health conditions;

(4) "Certification", a determination by a health carrier or ~~[its designee]~~ a utilization review ~~[organization]~~ entity that an admission, availability of care, continued stay or other health care service has been reviewed and, based on the information provided, satisfies the health carrier's requirements for medical necessity, appropriateness, health care setting, level of care and effectiveness, and that payment will be made for that health care service provided the patient is an enrollee of the health benefit plan at the time the service is provided;

(5) "Clinical peer", a physician or other health care professional who holds a nonrestricted license in a state of the United States and in the same or similar specialty as typically manages the medical condition, procedure or treatment under review;

(6) "Clinical review criteria", the written policies, written screening procedures, drug formularies or lists of covered drugs, determination rules, decision abstracts, clinical protocols [and], medical protocols, practice guidelines, and any other criteria or rationale used by the health carrier or utilization review entity to determine the necessity and appropriateness of health care services;

- 1 (7) "Concurrent review", utilization review conducted during a patient's hospital stay or  
 2 course of treatment;
- 3 (8) "Covered benefit" or "benefit", a health care service that an enrollee is entitled under the  
 4 terms of a health benefit plan;
- 5 (9) "Director", the director of the department of insurance, financial institutions and  
 6 professional registration;
- 7 (10) "Discharge planning", the formal process for determining, prior to discharge from a  
 8 facility, the coordination and management of the care that a patient receives following discharge  
 9 from a facility;
- 10 (11) "Drug", any substance prescribed by a licensed health care provider acting within the  
 11 scope of the provider's license and that is intended for use in the diagnosis, mitigation, treatment or  
 12 prevention of disease. The term includes only those substances that are approved by the FDA for at  
 13 least one indication;
- 14 (12) "Emergency medical condition", the sudden and, at the time, unexpected onset of a  
 15 health condition that manifests itself by symptoms of sufficient severity, regardless of the final  
 16 diagnosis that is given, that would lead a prudent lay person, possessing an average knowledge of  
 17 medicine and health, to believe that immediate medical care is required, which may include, but  
 18 shall not be limited to:
- 19 (a) Placing the person's health in significant jeopardy;
- 20 (b) Serious impairment to a bodily function;
- 21 (c) Serious dysfunction of any bodily organ or part;
- 22 (d) Inadequately controlled pain; or
- 23 (e) With respect to a pregnant woman who is having contractions:
- 24 a. That there is inadequate time to effect a safe transfer to another hospital before delivery;
- 25 or
- 26 b. That transfer to another hospital may pose a threat to the health or safety of the woman or  
 27 unborn child;
- 28 (13) "Emergency service", a health care item or service furnished or required to evaluate  
 29 and treat an emergency medical condition, which may include, but shall not be limited to, health  
 30 care services that are provided in a licensed hospital's emergency facility by an appropriate provider;
- 31 (14) "Enrollee", a policyholder, subscriber, covered person or other individual participating  
 32 in a health benefit plan;
- 33 (15) "FDA", the federal Food and Drug Administration;
- 34 (16) "Facility", an institution providing health care services or a health care setting,  
 35 including but not limited to hospitals and other licensed inpatient centers, ambulatory surgical or  
 36 treatment centers, skilled nursing centers, residential treatment centers, diagnostic, laboratory and  
 37 imaging centers, and rehabilitation and other therapeutic health settings;
- 38 (17) "Grievance", a written complaint submitted by or on behalf of an enrollee regarding  
 39 the:
- 40 (a) Availability, delivery or quality of health care services, including a complaint regarding  
 41 an adverse determination made pursuant to utilization review;
- 42 (b) Claims payment, handling or reimbursement for health care services; or
- 43 (c) Matters pertaining to the contractual relationship between an enrollee and a health  
 44 carrier;
- 45 (18) "Health benefit plan", a policy, contract, certificate or agreement entered into, offered  
 46 or issued by a health carrier to provide, deliver, arrange for, pay for, or reimburse any of the costs of  
 47 health care services; except that, health benefit plan shall not include any coverage pursuant to  
 48 liability insurance policy, workers' compensation insurance policy, or medical payments insurance  
 49 issued as a supplement to a liability policy;

(19) "Health care professional", a physician or other health care practitioner licensed, accredited or certified by the state of Missouri to perform specified health services consistent with state law;

(20) "Health care provider" or "provider", a health care professional or a facility;

(21) "Health care service", a service for the diagnosis, prevention, treatment, cure or relief of a health condition, illness, injury or disease, including but not limited to the provision of drugs or durable medical equipment;

(22) "Health carrier", an entity subject to the insurance laws and regulations of this state that contracts or offers to contract to provide, deliver, arrange for, pay for or reimburse any of the costs of health care services, including a sickness and accident insurance company, a health maintenance organization, a nonprofit hospital and health service corporation, or any other entity providing a plan of health insurance, health benefits or health services; except that such plan shall not include any coverage pursuant to a liability insurance policy, workers' compensation insurance policy, or medical payments insurance issued as a supplement to a liability policy;

(23) "Health indemnity plan", a health benefit plan that is not a managed care plan;

(24) "Managed care plan", a health benefit plan that either requires an enrollee to use, or creates incentives, including financial incentives, for an enrollee to use, health care providers managed, owned, under contract with or employed by the health carrier;

(25) "Participating provider", a provider who, under a contract with the health carrier or with its contractor or subcontractor, has agreed to provide health care services to enrollees with an expectation of receiving payment, other than coinsurance, co-payments or deductibles, directly or indirectly from the health carrier;

(26) "Peer-reviewed medical literature", a published scientific study in a journal or other publication in which original manuscripts have been published only after having been critically reviewed for scientific accuracy, validity and reliability by unbiased independent experts, and that has been determined by the International Committee of Medical Journal Editors to have met the uniform requirements for manuscripts submitted to biomedical journals or is published in a journal specified by the United States Department of Health and Human Services pursuant to Section 1861(t)(2)(B) of the Social Security Act (42 U.S.C. 1395x), as amended, as acceptable peer-reviewed medical literature. Peer-reviewed medical literature shall not include publications or supplements to publications that are sponsored to a significant extent by a pharmaceutical manufacturing company or health carrier;

(27) "Person", an individual, a corporation, a partnership, an association, a joint venture, a joint stock company, a trust, an unincorporated organization, any similar entity or any combination of the foregoing;

(28) "Prior authorization", a certification made pursuant to a prior authorization review, or notice as required by a health carrier or utilization review entity prior to the provision of health care services;

(29) "~~[Prospective review]~~ Prior authorization review", utilization review conducted prior to an admission or a course of treatment, including but not limited to pre-admission review, pre-treatment review, utilization review, and case management;

~~[(29)]~~ (30) "Retrospective review", utilization review of medical necessity that is conducted after services have been provided to a patient, but does not include the review of a claim that is limited to an evaluation of reimbursement levels, veracity of documentation, accuracy of coding or adjudication for payment;

~~[(30)]~~ (31) "Second opinion", an opportunity or requirement to obtain a clinical evaluation by a provider other than the one originally making a recommendation for a proposed health service to assess the clinical necessity and appropriateness of the initial proposed health service;

~~[(31)]~~ (32) "Stabilize", with respect to an emergency medical condition, that no material

deterioration of the condition is likely to result or occur before an individual may be transferred;

~~[(32)]~~ (33) "Standard reference compendia":

(a) The American Hospital Formulary Service-Drug Information; or

(b) The United States Pharmacopoeia-Drug Information;

~~[(33)]~~ (34) "Utilization review", a set of formal techniques designed to monitor the use of, or evaluate the clinical necessity, appropriateness, efficacy, or efficiency of, health care services, procedures, or settings. Techniques may include ambulatory review, ~~[prospective]~~ prior authorization review, second opinion, certification, concurrent review, case management, discharge planning or retrospective review. Utilization review shall not include elective requests for clarification of coverage;

~~[(34)]~~ (35) "Utilization review ~~[organization]~~ entity", a utilization review agent as defined in section 374.500, or an individual or entity that performs prior authorization reviews for a health carrier or health care provider. A health carrier or health care provider is a utilization review entity if it performs prior authorization review.

376.1356. Whenever a health carrier contracts to have a utilization review ~~[organization or other]~~ entity perform the utilization review functions required by sections 376.1350 to 376.1390 or applicable rules and regulations, the health carrier shall be responsible for monitoring the activities of the utilization review ~~[organization or]~~ entity with which the health carrier contracts and for ensuring that the requirements of sections 376.1350 to 376.1390 and applicable rules and regulations are met.

376.1363. 1. A health carrier shall maintain written procedures for making utilization review decisions and for notifying enrollees and providers acting on behalf of enrollees of its decisions. For purposes of this section, "enrollee" includes the representative of an enrollee.

2. For ~~[initial]~~ determinations, a health carrier shall make the determination within thirty-six hours, which shall include one working day, of obtaining all necessary information regarding a proposed admission, procedure or service requiring a review determination. For purposes of this section, "necessary information" includes the results of any face-to-face clinical evaluation or second opinion that may be required:

(1) In the case of a determination to certify an admission, procedure or service, the carrier shall notify the provider rendering the service by telephone or electronically within twenty-four hours of making the ~~[initial]~~ certification, and provide written or electronic confirmation of a telephone or electronic notification to the enrollee and the provider within two working days of making the ~~[initial]~~ certification;

(2) In the case of an adverse determination, the carrier shall notify the provider rendering the service by telephone or electronically within twenty-four hours of making the adverse determination; and shall provide written or electronic confirmation of a telephone or electronic notification to the enrollee and the provider within one working day of making the adverse determination.

3. For concurrent review determinations, a health carrier shall make the determination within one working day of obtaining all necessary information:

(1) In the case of a determination to certify an extended stay or additional services, the carrier shall notify by telephone or electronically the provider rendering the service within one working day of making the certification, and provide written or electronic confirmation to the enrollee and the provider within one working day after telephone or electronic notification. The written notification shall include the number of extended days or next review date, the new total number of days or services approved, and the date of admission or initiation of services;

(2) In the case of an adverse determination, the carrier shall notify by telephone or electronically the provider rendering the service within twenty-four hours of making the adverse determination, and provide written or electronic notification to the enrollee and the provider within

one working day of a telephone or electronic notification. The service shall be continued without liability to the enrollee until the enrollee has been notified of the determination.

4. For retrospective review determinations, a health carrier shall make the determination within thirty working days of receiving all necessary information. A carrier shall provide notice in writing of the carrier's determination to an enrollee within ten working days of making the determination.

5. A written notification of an adverse determination shall include the principal reason or reasons for the determination, including the clinical rationale, and the instructions for initiating an appeal or reconsideration of the determination~~], and the instructions for requesting a written statement of the clinical rationale, including the clinical review criteria used to make the determination]~~. A health carrier shall provide the clinical rationale in writing for an adverse determination, including the clinical review criteria used to make that determination, to the health care provider and to any party who received notice of the adverse determination ~~[and who requests such information]~~.

6. A health carrier shall have written procedures to address the failure or inability of a provider or an enrollee to provide all necessary information for review. These procedures shall be made available to health care providers on the health carrier's website or provider portal. In cases where the provider or an enrollee will not release necessary information, the health carrier may deny certification of an admission, procedure or service.

7. Provided the patient is an enrollee of the health benefit plan, no utilization review entity shall revoke, limit, condition, or otherwise restrict a prior authorization within forty-five working days of the date the health care provider receives the prior authorization.

8. Provided the patient is an enrollee of the health benefit plan at the time the service is provided, no health carrier, utilization review entity, or health care provider shall bill an enrollee for any health care service for which a prior authorization was in effect at the time the health care service was provided, except as consistent with cost-sharing requirements applicable to a covered benefit under the enrollee's health benefit plan. Such cost-sharing shall be subject to and applied toward any in-network deductible or out-of-pocket maximum applicable to the enrollee's health benefit plan.

376.1364. 1. Any utilization review entity performing prior authorization review shall provide a unique confirmation number to a provider upon receipt from that provider of a request for prior authorization. Except as otherwise requested by the provider in writing, unique confirmation numbers shall be transmitted or otherwise communicated through the same medium through which the requests for prior authorization were made.

2. No later than January 1, 2021, utilization review entities shall accept and respond to requests for prior authorization of drug benefits through a secure electronic transmission using the National Council for Prescription Drugs SCRIPT Standard Version 2017071 or a backwards-compatible successor adopted by the United States Department of Health and Human Services. For purposes of this subsection, facsimile, proprietary payer portals, and electronic forms shall not be considered electronic transmission.

3. No later than January 1, 2021, utilization review entities shall accept and respond to requests for prior authorization of health care services and mental health services electronically. For purposes of this subsection, facsimile, proprietary payer portals, and electronic forms shall not be considered electronic transmission.

4. No later than January 1, 2021, each health carrier utilizing prior authorization review shall develop a single secure electronic prior authorization cover page for all of its health benefit plans utilizing prior authorization review, which the carrier or its utilization review entity shall use to accept and respond to, and which providers shall use to submit, requests for prior authorization. Such cover page shall include, but not be limited to, fields for patient or enrollee information,



1 referring or requesting provider information, rendering or attending provider information, and  
 2 required clinical information, and shall be supplemented by additional clinical information as  
 3 required by the health carrier or utilization review entity.

4 376.1372. 1. In the certificate of coverage and the member handbook provided to enrollees,  
 5 a health carrier shall include a clear and comprehensive description of its utilization review  
 6 procedures, including the procedures for obtaining review of adverse determinations, and a  
 7 statement of rights and responsibilities of enrollees with respect to those procedures.

8 2. A health carrier shall include a summary of its utilization review procedures in material  
 9 intended for prospective enrollees.

10 3. A health carrier shall print on its membership cards a toll-free telephone number to call  
 11 for utilization review decisions.

12 4. (1) A health carrier or utilization review entity shall make any current prior authorization  
 13 requirements or restrictions, including written clinical review criteria, readily accessible on its  
 14 website or provider portal. Requirements and restrictions, including step therapy protocols as such  
 15 term is defined in section 376.2030, shall be described in detail.

16 (2) No health carrier or utilization review entity shall amend or implement a new prior  
 17 authorization requirement or restriction prior to the change being reflected on the carrier or  
 18 utilization review entity's website or provider portal as specified in subdivision (1) of this  
 19 subsection.

20 (3) Health carriers and utilization review entities shall provide participating providers with  
 21 written or electronic notice of the new or amended requirement not less than sixty days prior to  
 22 implementing the requirement or restriction.

23 376.1385. 1. Upon receipt of a request for second-level review, a health carrier shall submit  
 24 the grievance to a grievance advisory panel consisting of:

25 (1) Other enrollees;

26 (2) Representatives of the health carrier that were not involved in the circumstances giving  
 27 rise to the grievance or in any subsequent investigation or determination of the grievance; and

28 (3) Where the grievance involves an adverse determination, a majority of persons that are  
 29 ~~[appropriate]~~ clinical peers licensed to practice in the same or similar specialty as would typically  
 30 manage the case being reviewed that were not involved in the circumstances giving rise to the  
 31 grievance or in any subsequent investigation or determination of the grievance.

32 2. Review by the grievance advisory panel shall follow the same time frames as a first level  
 33 review, except as provided for in section 376.1389 if applicable. Any decision of the grievance  
 34 advisory panel shall include notice of the enrollee's or the health carrier's or plan sponsor's rights to  
 35 file an appeal with the director's office of the grievance advisory panel's decision. The notice shall  
 36 contain the toll-free telephone number and address of the director's office."; and

37  
 38 Further amend said bill by amending the title, enacting clause, and intersectional references  
 39 accordingly.