

SECOND REGULAR SESSION  
HOUSE COMMITTEE SUBSTITUTE FOR  
**HOUSE BILL NO. 2209**  
**97TH GENERAL ASSEMBLY**

6440L.04C

D. ADAM CRUMBLISS, Chief Clerk

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**AN ACT**

To amend chapter 376, RSMo, by adding thereto one new section relating to health insurance coverage.

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*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 376.998, to read as follows:

**376.998. 1. Any health insurance mandate that is applicable to health benefit plans  
2 written by a health carrier, as both terms are defined in section 376.1350, shall not apply  
3 to excepted benefit plans, as defined in section 376.450. For purposes of the exemption  
4 under this section, a "health insurance mandate" means a state requirement for a health  
5 carrier to offer or provide coverage for:**

6 **(1) A treatment by a particular type of health care provider;**

7 **(2) A certain treatment or service, including procedures, medical equipment, or  
8 drugs that are used in connection with a treatment or service; and**

9 **(3) Screening, diagnosis, or treatment of a particular disease or condition.**

10 **2. All excepted benefit plans issued on or after January 1, 2015, shall include a  
11 disclaimer printed in no less than twelve-point font on the front of the policy, certificate,  
12 application and enrollment form, and all advertising materials which states: NOTICE TO  
13 CONSUMER: THIS PLAN IS NOT CONSIDERED "MINIMUM ESSENTIAL  
14 COVERAGE" AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL INSURANCE.  
15 THIS PLAN HAS LIMITS AND EXCLUSIONS AND MAY NOT COVER ALL HEALTH  
16 BENEFITS OR SERVICES."**

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.

17           **3. If plan identification cards are issued to enrollees, as defined in section 376.1350,**  
18 **of excepted benefit plans, the cards shall clearly and conspicuously state on the front of the**  
19 **card: "THIS IS NOT MINIMUM ESSENTIAL COVERAGE."**

20           **4. This section applies to all insurers that provide coverage to residents of this state**  
21 **which is issued or renewed on or after January 1, 2015.**

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