EMERGENCY RULE

TITLE 22 – MISSOURI CONSOLIDATED HEALTH CARE PLAN

Division 10 – Health Care Plan Chapter 3 – Public Entity Membership

EMERGENCY AMENDMENT

22 CSR 10-3.055 Health Savings Account Plan Benefit Provisions and Covered Charges. The Missouri Consolidated Health Care Plan is revising section (1) and subsection (3)(A).

PURPOSE: This amendment revises deductibles and out-of-pocket maximums.

EMERGENCY STATEMENT: This emergency amendment must be in place by January 1, 2026, in accordance with the new plan year. Therefore, this emergency amendment is necessary to serve a compelling governmental interest of protecting members (employees, retirees, officers, and their families) enrolled in the Missouri Consolidated Health Care Plan (MCHCP) from the unintended consequences of confusion regarding eligibility or availability of benefits and will allow members to take advantage of opportunities for reduced premiums for more affordable options without which they may forego coverage. Further, it clarifies member eligibility and responsibility for various types of eligible charges, beginning with the first day of coverage for the new plan year. It may also help ensure that inappropriate claims are not made against the state and help protect the MCHCP and its members from being subjected to unexpected and significant financial liability and/or litigation. It is imperative that this amendment be filed as an emergency amendment to maintain the integrity of the current health care plan. This emergency amendment fulfills the compelling governmental interest of offering access to more convenient and affordable medical services to members as one (1) method of protecting the MCHCP trust fund from more costly expenses. This emergency amendment reflects changes made to the plan by the Missouri Consolidated Health Care Plan Board of Trustees. This emergency amendment complies with the protections extended by the Missouri and United States Constitutions and limits its scope to the circumstances creating the emergency. The MCHCP follows procedures best calculated to assure fairness to all interested persons and parties under the circumstances. This emergency amendment was filed November 12, 2025, becomes effective January 1, 2026, and expires June 29, 2026.

(1) Deductible – per calendar year for network: per individual, one thousand [six] eight hundred [fifty] dollars ([\$1,650] \$1,650); family, three thousand [three] six hundred dollars ([\$3,300] \$3,600) and for non-network: per individual, three thousand three hundred dollars (\$3,300); family, six thousand six hundred dollars (\$6,600).

(3) Out-of-pocket maximum.

- (A) The family out-of-pocket maximum applies when two (2) or more family members are covered. The family out-of-pocket maximum must be met before the plan begins to pay one hundred percent (100%) of all covered charges for any covered family member. Out-of-pocket maximums are per calendar year, as follows:
- 1. Network out-of-pocket maximum for individual [four] five thousand [nine] four hundred [fifty] dollars ([\$4,950] \$5,400);
- 2. Network out-of-pocket maximum for family—[nine] ten thousand [nine] eight hundred dollars ([\$9,900] \$10,800).

Any individual family member need only incur a maximum of eight thousand [seven] five hundred dollars ([\$8,700] \$8,500) before the plan begins paying one hundred percent (100%) of covered charges for that individual;

- 3. Non-network out-of-pocket maximum for individual nine thousand nine hundred dollars (\$9,900); and
- 4. Non-network out-of-pocket maximum for family—nineteen thousand eight hundred dollars (\$19,800).

AUTHORITY: sections 103.059 and 103.080.3., RSMo 2016. Emergency rule filed Dec. 22, 2009, effective Jan. 1, 2010, expired June 29, 2010. Original rule filed Jan. 4, 2010, effective June 30, 2010. For intervening history, please consult the Code of State Regulations. Emergency amendment filed Nov. 12, 2025, effective Jan. 1, 2026, expires June 29, 2026. An emergency amendment and a proposed amendment covering this same material will be published in the Dec. 15, 2025, issue of the Missouri Register.

PUBLIC COST: This emergency amendment will not cost state agencies or political subdivisions more than five hundred dollars (\$500) in the time the emergency is effective.

PRIVATE COST: This emergency amendment will not cost private entities more than five hundred dollars (\$500) in the time the emergency is effective.