



**Agency Records Disposition Schedule**

Department: Department of Commerce & Insurance

Section:

Division: Insurance Market Regulation Division

Sub-Section:

**TITLE:** HMO Access Plans

**CUTOFF:** Upon Approval of Plan

**DESCRIPTION:** Records submitted by Health Maintenance Organizations (HMO) to the department that aid in maintaining a sufficient provider network. All documentation related to the access plan is required to be filed with the department. Documentation includes, but is not limited to: a written access plan; data sets describing the name, location, and types of providers; and provider directories. Records are created pursuant to 354.603.2 & 354.442 RSMo and 20 CSR 400-7.095.

**RETENTION:** Years: 5 Months: 0 Days: 0

**NOTES:**

**DISPOSITION ACTION:** Destroy

**SERIES:** 22666

**SERIES STATUS:** Approved

**APPROVAL DATE:**

6/28/2023

**TITLE:** HMO Disclosure of Provider Incentive Arrangements

**CUTOFF:** Date in Which Filing is Closed

**DESCRIPTION:** Records regarding the disclosures of Health Maintenance Organizations (HMO) that must be provided to the department per 354.443 RSMo. Records include, but are not limited to, disclosure documentation and related correspondence.

**RETENTION:** Years: 5 Months: 0 Days: 0

**NOTES:**

**DISPOSITION ACTION:** Destroy

**SERIES:** 22671

**SERIES STATUS:** Approved

**APPROVAL DATE:**

6/28/2023

**TITLE:** HMO Mental Health Confidentiality Procedures

**CUTOFF:** Date in Which Filing is Closed

**DESCRIPTION:** Documentation of procedures that Health Maintenance Organizations (HMO) file with the department, that outline how the HMO will ensure the confidentiality of mental health records pertaining to its members. Records include, but are not limited to, procedure and amendment documents. Records created pursuant to 354.515 RSMo.

**RETENTION:** Years: 5 Months: 0 Days: 0

**NOTES:**

**DISPOSITION ACTION:** Destroy

**SERIES:** 22672

**SERIES STATUS:** Approved

**APPROVAL DATE:**

6/28/2023



**Agency Records Disposition Schedule**

Department: Department of Commerce & Insurance

Section:

Division: Insurance Market Regulation Division

Sub-Section:

**TITLE:** HMO Procedures & Service Area Records

**CUTOFF:** Date in Which Filing is Closed

**DESCRIPTION:** Documentation and data that Health Maintenance Organizations (HMOs) file with the department in order to operate in specific counties. Records include, but are not limited to: articles of incorporation and foundational documents; copies of forms used as evidence of coverage; group contract forms; information regarding the geographic area or areas to be served; complaint procedures; information demonstrating adequate access to health care providers; notices of intention to modify any previously submitted documentation; and other similar documents. Records created pursuant to 354.405 RSMo.

**RETENTION:** Years: 10 Months: 0 Days: 0

**NOTES:**

**DISPOSITION ACTION:** Destroy

**SERIES:** 22673

**SERIES STATUS:** Approved

**APPROVAL DATE:**

6/28/2023

**TITLE:** HMO Provider Selection Standards

**CUTOFF:** Date in Which Filing is Closed

**DESCRIPTION:** Records of selection standards developed by health carriers for participating primary care professionals and each participating health care professional specialty. Records are used in determining the selection of health care professionals by the health carrier, its intermediaries, and any provider networks with which it contracts. Records include, but are not limited to, correspondence, election criteria, policies and procedures, participation criteria and sample agreements. Records are created pursuant to 354.606.6-7 RSMo.

**RETENTION:** Years: 5 Months: 0 Days: 0

**NOTES:**

**DISPOSITION ACTION:** Destroy

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6/28/2023



**Agency Records Disposition Schedule**

Department: Department of Commerce & Insurance

Section:

Division: Insurance Market Regulation Division

Sub-Section:

**TITLE:** HMO Quarterly and Annual Supplemental Data Filings

**CUTOFF:** End of Calendar Year in Which Filing was Made

**DESCRIPTION:** Documentation of data tables reflecting membership, service utilization and cost of services rendered. Records include, but are not limited to, data tables and related correspondence. Records are created pursuant to 374.040 and 20 CSR 200-1.030 and 20 CSR 200-1.037. Records maintained pursuant to 374.070 RSMo.

**RETENTION:** Years: 10 Months: 0 Days: 0

**NOTES:**

**DISPOSITION ACTION:** Destroy

**SERIES:** 22670

**SERIES STATUS:** Approved

**APPROVAL DATE:**

6/28/2023

**TITLE:** Insurance Statistics and Data Reporting

**CUTOFF:** When Superseded or Outdated

**DESCRIPTION:** Records of claims, premiums, experience data, and other statistical reporting required to be submitted by state statute or regulation for departmental analysis and use. Records include, but are not limited to: commercial casualty closed claims experience; dram shop liability costs; legal malpractice claims; medical malpractice claims; Medicare Supplement insurance; mortgage guaranty insurance; private passenger automobile and residential property insurance for risks in a Missouri zip code; products liability insurance; real estate malpractice insurance; and Missouri specific supplemental annual statement data. Records created pursuant to 374.040, 374.045, 374.190, 374.210, 374.400, 374.405, 374.415, 375.1730, 376.874, 379.895, 383.060, 383.067, 383.069, 383.105, 383.110, 383.115, 383.120, and 383.125, RSMo and 20 CSR 200-1.037, 20 CSR 600-1.010, 20 CSR 600-1.020, and 20 CSR 600-3.100.

**RETENTION:** Years: 0 Months: 0 Days: 0

**NOTES:**

**DISPOSITION ACTION:** Destroy

**SERIES:** 22681

**SERIES STATUS:** Approved

**APPROVAL DATE:**

6/28/2023



**Agency Records Disposition Schedule**

Department: Department of Commerce & Insurance

Section:

Division: Insurance Market Regulation Division

Sub-Section:

**TITLE:** Market Conduct Examination & Investigation Work Papers

**CUTOFF:** Completion of Exam or Investigation

**DESCRIPTION:** Documents and work papers relating to the examination and investigation of insurance companies. Records include, but are not limited to, interrogatories, formal requests and criticisms issued to insurance companies, and their responses. Records created pursuant to 374.205, 374.190 and 379.475 RSMo and 20 CSR 100-7 and 20 CSR 100-8. Records maintained per 374.070 RSMo.

**RETENTION:** Years: 5 Months: 0 Days: 0

**NOTES:**

**DISPOSITION ACTION:** Destroy

**SERIES:** 22675

**SERIES STATUS:** Approved

**APPROVAL DATE:**

6/28/2023

**TITLE:** Market Conduct Examination Report and Investigation Findings

**CUTOFF:** Completion of Exam or Investigation

**DESCRIPTION:** Records of official reports of market conduct examinations and settlement agreements associated with examinations and investigations. Records include, but are not limited to, examination reports, orders of adoption, and settlement agreements. Records created pursuant to 374.205 RSMo. Records maintained per 374.070.4 RSMo

**RETENTION:** Years: 10 Months: 0 Days: 0

**NOTES:**

**DISPOSITION ACTION:** Destroy

**SERIES:** 22674

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**APPROVAL DATE:**

6/28/2023



**Agency Records Disposition Schedule**

Department: Department of Commerce & Insurance

Section:

Division: Insurance Market Regulation Division

Sub-Section:

**TITLE:** Rate and Form Filings

**CUTOFF:** End of Calendar Year in Which Filing is Closed

**DESCRIPTION:** Records of policy forms, rates, rules, advertisements, reports and other such documents developed by and filed with the department by property and casualty insurers, life & health insurers, health maintenance organizations, assigned risk pools, joint underwriting associations, advisory organizations, rating organizations, and statistical agents. Records include, but are not limited to: policy forms; applications; rate and rating plans; rating experience data; company annual reports; life illustrations; Medicare supplement advertisements; small employer certifications; and related correspondence. Filings are made pursuant to 354.085, 354.435, 354.443, 354.603, 354.606, 354.624, 354.712, 375.920, 376.405, 376.465, 376.675, 376.884, 376.1359, 376.1378, 379.160, 379.321, 380.091, 380.251, 381.085, 385.045, and 385.050 RSMo. Records maintained per 374.070.3 RSMo.

**RETENTION:** Years: 5 Months: 0 Days: 0

**NOTES:**

**DISPOSITION ACTION:** Destroy

**SERIES:** 22665

**SERIES STATUS:** Approved

**APPROVAL DATE:**

6/28/2023

**TITLE:** Workers' Compensation Rates, Forms, and Related Documents

**CUTOFF:** End of Calendar Year in Which Forms are Filed

**DESCRIPTION:** Documentation of rates and correspondence filed by the insurers and advisory organizations, used to calculate the premium that is paid by the employer for the workers' compensation policy. Records include, but are not limited to: policy forms; correspondence; rates; rating rules; rating schedules; and supplementary rate information. Filings made pursuant to 287.310, 287.947, and 287.975 RSMo and maintained per 287.650 RSMo.

**RETENTION:** Years: 10 Months: 0 Days: 0

**NOTES:**

**DISPOSITION ACTION:** Destroy

**SERIES:** 22679

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