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**Rules of**  
**Department of Insurance,**  
**Financial Institutions and**  
**Professional Registration**  
**Division 400—Life, Annuities and Health**  
**Chapter 6—Health Services Corporations**

<b>Title</b>	<b>Page</b>
<b>20 CSR 400-6.100</b> Establishment and Computation of Reserves.....	3
<b>20 CSR 400-6.200</b> Approval Criteria for Membership Contracts (Rescinded September 30, 2019).....	3
<b>20 CSR 400-6.300</b> Ambulatory Surgical Centers (Rescinded September 30, 2019) .....	3
<b>20 CSR 400-6.400</b> Benefit Payment Standards (Rescinded September 30, 2019) .....	3
<b>20 CSR 400-6.500</b> Bylaws Required to be Filed .....	3
<b>20 CSR 400-6.600</b> Conversion Privilege (Rescinded September 30, 2019) .....	3



**Title 20—DEPARTMENT OF  
INSURANCE, FINANCIAL  
INSTITUTIONS AND  
PROFESSIONAL REGISTRATION  
Division 400—Life, Annuities and Health  
Chapter 6—Health Services  
Corporations**

**20 CSR 400-6.100 Establishment and  
Computation of Reserves**

*PURPOSE: This regulation describes the method of establishment and computation of reserves for health services corporations. This regulation is adopted pursuant to section 354.120, RSMo and to implement section 354.080, RSMo.*

**(1) Reserves Computed.**

(A) Any corporation subject to Chapter 354, RSMo which has been in existence more than twelve (12) months must file all financial statements necessary to document its dues income and benefit payments and administrative expenses for the preceding fiscal year with its application for a certificate of authority.

(B) Any such corporation with a corporate history of less than twelve (12) months must file this information for the period of its existence with a projection to cover the remainder of a twelve- (12-) month period from its inception. If the corporation has been in existence less than three (3) months, a six- (6-) month projection will be acceptable for these purposes.

(C) The information submitted should also describe any factors which would allow proration of the amounts payable under the terms of the health service contracts or any other factors having a bearing upon the reserve computation.

**(2) Factors to be Considered in Reducing this Reserve Requirement.**

(A) The primary consideration in any reductions of reserves will be the security for payment of the benefits stated in the membership contract. Any factors which would provide security for payment comparable to the reserve will be considered.

(B) The director will consider the fact that a newly formed corporation might increase its membership rapidly for a short initial period tending to over-inflate apparent reserve requirements. A membership increasing steadily could be a factor in support of the reduction or suspension of the reserve requirement.

(C) Other factors to be considered include any long-term prepayment of dues or long-term membership contracts; contractual

waiver by providers of health services of certain claims against the health services corporation; the size of the membership of such a corporation; and any provisions to increase dues on large group contracts over a period of time.

(3) Reduction of Reserves. Any health service corporation subject to Chapter 354, RSMo may petition the director to reduce the section 354.080, RSMo financial reserve requirements pursuant to section 374.055, RSMo.

*AUTHORITY: sections 354.080 and 354.120, RSMo 2016.\* This rule was previously filed as 4 CSR 190-15.010. Original rule filed Sept. 19, 1974, effective Sept. 29, 1974. Amended: Filed Oct. 30, 2018, effective April 30, 2019.*

*\*Original authority: 354.080, RSMo 1973 and 354.120, RSMo 1973, amended 1983, 1993, 1995.*

**20 CSR 400-6.200 Approval Criteria for  
Membership Contracts**  
(Rescinded September 30, 2019)

*AUTHORITY: sections 354.085 and 354.120, RSMo 1986. This rule was previously filed as 4 CSR 190-15.020. Original rule filed Sept. 26, 1974, effective Oct. 6, 1974. Rescinded: Filed March 8, 2019, effective Sept. 30, 2019.*

*Op. Atty. Gen. No. 112, Edmiston, 6-21-76. Insurance companies are required to pay a filing fee pursuant to section 374.230(6), RSMo for documents filed with the director of the Division of Insurance pursuant to sections 376.405, 376.675, 376.777, RSMo (1969) and section 379.321, RSMo (Supp. 1975). The filing fee imposed by section 374.230(6) is for each document and not each page of each document. The filing fee paid pursuant to section 374.230(6) is not, pursuant to section 148.400, RSMo, deductible from the premium tax payable by such companies.*

**20 CSR 400-6.300 Ambulatory Surgical  
Centers**  
(Rescinded September 30, 2019)

*AUTHORITY: sections 197.240, 354.085, 354.090 and 354.120, RSMo 1986. This rule was previously filed as 4 CSR 190-15.030. Original rule filed Dec. 30, 1975, effective Jan. 15, 1976. Rescinded: Filed March 8, 2019, effective Sept. 30, 2019.*

**20 CSR 400-6.400 Benefit Payment Standards**  
(Rescinded September 30, 2019)

*AUTHORITY: sections 354.110, 354.115, 354.120 and 354.170, RSMo 1986. This rule was previously filed as 4 CSR 190-15.040. Original rule filed Sept. 18, 1974, effective Sept. 28, 1974. Rescinded: Filed March 8, 2019, effective Sept. 30, 2019.*

**20 CSR 400-6.500 Bylaws Required to be  
Filed**

*PURPOSE. This regulation specifies that current bylaws must be filed with the Department of Insurance. This regulation is adopted pursuant to section 354.120, RSMo 1986 and to implement sections 354.095, 354.105 and 354.110, RSMo 1986.*

**(1) Bylaws to be Filed.**

(A) A current copy of all bylaws of any health service corporation requesting a certificate of authority pursuant to section 354.060, RSMo 1986 shall be included with that corporation's application for the certificate of authority.

(B) A copy of any amendment to the bylaws of this corporation shall be filed with the Department of Insurance not later than sixty (60) days after the effective date.

*AUTHORITY: sections 354.095, 354.105, 354.110 and 354.120, RSMo 1986.\* This rule was previously filed as 4 CSR 190-15.060. Original rule filed Sept. 18, 1974, effective Sept. 28, 1974.*

*\*Original authority: 354.095, RSMo 1973; 354.105, RSMo 1973; 354.110, RSMo 1973; and 354.120, RSMo 1973.*

**20 CSR 400-6.600 Conversion Privilege**  
(Rescinded September 30, 2019)

*AUTHORITY: sections 354.085 and 354.120, RSMo 1986. This rule was previously filed as 4 CSR 190-15.070. Original rule filed Dec. 30, 1975, effective Jan. 15, 1976. Rescinded: Filed March 8, 2019, effective Sept. 30, 2019.*