

Legend
 Black font = Text from Existing Blank
 Red, strikethrough = Proposed Deletion
 Blue font = Proposed Change from SME Group
 Purple font = Proposed Change from Missouri

Other Health Insurance (2026)

Other Health Insurance Interrogatories

Interrogatories - Individual Products		Yes/No Response	Explanation
01	Accident Only: Were there policies in force during the reporting period?	--	--
02	Accident Only: Was the company actively writing policies in the jurisdiction at year-end?	--	--
03	Accident Only: Do the reported products include closed or frozen blocks of business?	--	--
04	Accident Only: Do any of the reported products contain pre-existing condition exclusions?	--	--
05	Accidental Death and Dismemberment: Were there policies in force during the reporting period?	--	--
06	Accidental Death and Dismemberment: Was the company actively writing policies in the jurisdiction at year-end?	--	--
07	Accidental Death and Dismemberment: Do the reported products include closed or frozen blocks of business?	--	--
08	Accidental Death and Dismemberment: Do any of the reported products contain pre-existing condition exclusions?	--	--
09	Specified Disease – Limited Benefit/Critical Illness: Were there policies in force during the reporting period?	--	--
10	Specified Disease – Limited Benefit/Critical Illness: Was the company actively writing policies in the jurisdiction at year-end?	--	--
11	Specified Disease – Limited Benefit/Critical Illness: Do the reported products include closed or frozen blocks of business?	--	--
12	Specified Disease – Limited Benefit/Critical Illness: Do any of the reported products contain pre-existing condition exclusions?	--	--
13	Hospital/Other Indemnity: Were there policies in force during the reporting period?	--	--
14	Hospital/Other Indemnity: Was the company actively writing policies in the jurisdiction at year-end?	--	--
15	Hospital/Other Indemnity: Do the reported products include closed or frozen blocks of business?	--	--
16	Hospital/Other Indemnity: Do any of the reported products contain pre-existing condition exclusions?	--	--
17	Hospital/Surgical/Medical Expense: Were there policies in force during the reporting period?	--	--
18	Hospital/Surgical/Medical Expense: Was the company actively writing policies in the jurisdiction at year-end?	--	--
19	Hospital/Surgical/Medical Expense: Do the reported products include closed or frozen blocks of business?	--	--
20	Hospital/Surgical/Medical Expense: Do any of the reported products contain pre-existing condition exclusions?	--	--
21	Has the company had a significant event/business strategy change that would affect the Individual product data reported this period?	--	--
22	If yes, explain the situation and how it may affect the data	--	--
23	Additional jurisdiction-specific Individual product comments (optional):	--	--
Interrogatories - Associations/Trusts Products		Yes/No Response	Explanation
24	Accident Only: Were there policies/certificates in force during the reporting period?	--	--
25	Accident Only: Was the company actively writing policies in the jurisdiction at year-end?	--	--
26	Accident Only: Do the reported products include closed or frozen blocks of business?	--	--
27	Accident Only: Do any of the reported products contain pre-existing condition exclusions?	--	--
28	Accidental Death and Dismemberment: Were there policies/certificates in force during the reporting period?	--	--
29	Accidental Death and Dismemberment: Was the company actively writing policies in the jurisdiction at year-end?	--	--
30	Accidental Death and Dismemberment: Do the reported products include closed or frozen blocks of business?	--	--
31	Accidental Death and Dismemberment: Do any of the reported products contain pre-existing condition exclusions?	--	--
32	Specified Disease – Limited Benefit/Critical Illness: Were there policies/certificates in force during the reporting period?	--	--
33	Specified Disease – Limited Benefit/Critical Illness: Was the company actively writing policies in the jurisdiction at year-end?	--	--
34	Specified Disease – Limited Benefit/Critical Illness: Do the reported products include closed or frozen blocks of business?	--	--
35	Specified Disease – Limited Benefit/Critical Illness: Do any of the reported products contain pre-existing condition exclusions?	--	--
36	Hospital/Other Indemnity: Were there policies/certificates in force during the reporting period?	--	--
37	Hospital/Other Indemnity: Was the company actively writing policies in the jurisdiction at year-end?	--	--
38	Hospital/Other Indemnity: Do the reported products include closed or frozen blocks of business?	--	--
39	Hospital/Other Indemnity: Do any of the reported products contain pre-existing condition exclusions?	--	--
40	Hospital/Surgical/Medical Expense: Were there policies/certificates in force during the reporting period?	--	--
41	Hospital/Surgical/Medical Expense: Was the company actively writing policies in the jurisdiction at year-end?	--	--
42	Hospital/Surgical/Medical Expense: Do the reported products include closed or frozen blocks of business?	--	--
43	Hospital/Surgical/Medical Expense: Do any of the reported products contain pre-existing condition exclusions?	--	--
44	Does the company have a contractual relationship (outside or in addition to the group policies issued to the Association/Trust) with each Association/Trust?	--	--
45	Does the company delegate authority to any of the associations/trusts to market products?	--	--
46	If yes, does the company conduct compliance audits of all associations/trusts allowed to market products?	--	--
47	Does the company delegate authority to any of the associations/trusts to collect policy or contract premiums?	--	--
48	If yes, does the company conduct compliance audits of all associations/trusts allowed to collect policy or contract premiums?	--	--
49	Does the company delegate authority to any of the associations/trusts to collect and pay commissions?	--	--
50	If yes, does the company conduct compliance audits of all associations/trusts allowed to collect and pay commissions?	--	--

Other Health Insurance (2026)

51	Does the company delegate authority to any of the associations/trusts to adjudicate claims?	--	
52	If yes, does the company conduct compliance audits of all associations/trusts allowed to adjudicate claims?	--	
53	Has the company had a significant event/business strategy change that would affect the Associations/Trusts product data reported this period?	--	
54	If yes, explain the situation and how it may affect the data	--	
55	Additional jurisdiction-specific Associations/Trusts product comments (optional):	--	
Interrogatories - Employer Group Products		Yes/No Response	Explanation
56	Accident Only: Were there policies/certificates in force during the reporting period?	--	
57	Accident Only: Was the company actively writing policies in the jurisdiction at year-end?	--	
58	Accident Only: Do the reported products include closed or frozen blocks of business?	--	
59	Accident Only: Do any of the reported products contain pre-existing condition exclusions?	--	
60	Accidental Death and Dismemberment: Were there policies/certificates in force during the reporting period?	--	
61	Accidental Death and Dismemberment: Was the company actively writing policies in the jurisdiction at year-end?	--	
62	Accidental Death and Dismemberment: Do the reported products include closed or frozen blocks of business?	--	
63	Accidental Death and Dismemberment: Do any of the reported products contain pre-existing condition exclusions?	--	
64	Specified Disease – Limited Benefit/Critical Illness: Were there policies/certificates in force during the reporting period?	--	
65	Specified Disease – Limited Benefit/Critical Illness: Was the company actively writing policies in the jurisdiction at year-end?	--	
66	Specified Disease – Limited Benefit/Critical Illness: Do the reported products include closed or frozen blocks of business?	--	
67	Specified Disease – Limited Benefit/Critical Illness: Do any of the reported products contain pre-existing condition exclusions?	--	
68	Hospital/Other Indemnity: Were there policies/certificates in force during the reporting period?	--	
69	Hospital/Other Indemnity: Was the company actively writing policies in the jurisdiction at year-end?	--	
70	Hospital/Other Indemnity: Do the reported products include closed or frozen blocks of business?	--	
71	Hospital/Other Indemnity: Do any of the reported products contain pre-existing condition exclusions?	--	
72	Hospital/Surgical/Medical Expense: Were there policies/certificates in force during the reporting period?	--	
73	Hospital/Surgical/Medical Expense: Was the company actively writing policies in the jurisdiction at year-end?	--	
74	Hospital/Surgical/Medical Expense: Do the reported products include closed or frozen blocks of business?	--	
75	Hospital/Surgical/Medical Expense: Do any of the reported products contain pre-existing condition exclusions?	--	
76	Does the company allow any of the Employer Groups to adjudicate claims?	--	
77	If yes, does the company have a contractual relationship (outside or in addition to the group policy issued to the Employer Group) with each Employer Group with this delegated authority?	--	
78	If yes, does the company conduct compliance audits of all Employer Groups allowed to adjudicate claims?	--	
79	Has the company had a significant event/business strategy change that would affect the Employer Group product data reported this period?	--	
80	If yes, explain the situation and how it may affect the data	--	
81	Additional jurisdiction-specific Employer Group product comments (optional):	--	
Interrogatories - Third-Party Administrators/Vendors		Yes/No Response	Explanation
82	Does the company contract with third-parties, either third-party administrators or other vendors (other than Associations/Trusts and Employer Groups) for any administrative services related to Other Health products?	--	
83	If yes, does the company issue any Other Health products through administrators/TPAs?	--	
84	If yes, does the company contract any claims services related to Other Health products?	--	
85	If yes, does the company contract any complaints handling related services related to Other Health products?	--	
86	If yes, does the company contract any medical underwriting services related to Other Health products?	--	
87	If yes, does the company contract any pricing services related to Other Health products?	--	
88	If yes, does the company contract any producer appointment services related to Other Health products?	--	
89	If yes, does the company contract any marketing, advertisement, or lead generation, services related to Other Health products?	--	
90	If yes, does the company contract any policyholder services related to Other Health products?	--	
91	If yes, does the company contract any premium collection services related to Other Health products?	--	
92	If yes, does the company conduct compliance audits of all third parties to whom responsibilities have been delegated?	--	
93	Additional jurisdiction-specific Third-Party Administrators/Vendors comments (optional):	--	
Interrogatories - General		Yes/No Response	Explanation
94	Does your company distribute its product through independent agents?	--	
95	Does your company distribute its products through captive agents?	--	
96	Does your company distribute its products through its employees?	--	
97	Does the company contract with producers to collect premium or bind coverage on behalf of the company?	--	
98	Does the company charge fees (other than commissions) to applicants or policyholders/certificate holders that are included in reported premium?	--	
99	Additional jurisdiction-specific General comments (optional):	--	

Other Health Insurance (2026)

Policy/Certificate Administration

	Individual					Association					Employer Group				
	Accident Only	Accidental Death and Dismemberment	Specified Disease - Limited Benefit/ Critical Illness	Hospital/ Other Indemnity	Hospital/ Surgical/ Medical Expense	Accident Only	Accidental Death and Dismemberment	Specified Disease - Limited Benefit/ Critical Illness	Hospital/ Other Indemnity	Hospital/ Surgical/ Medical Expense	Accident Only	Accidental Death and Dismemberment	Specified Disease - Limited Benefit/ Critical Illness	Hospital/ Other Indemnity	Hospital/ Surgical/ Medical Expense
100	Direct Written Premium during the period.														
101	Earned premiums for reporting year.														
102	Number of policies/certificates in force at the beginning of the period.														
103	Number of covered lives on policies/certificates in force at the beginning of the period.														
104	Number of new policy/certificate applications/enrollments received during the period.														
105	Number of new policy/certificates issued during the period.														
106	Number of covered lives on new policies/certificates issued during the period.														
107	Number of policy/certificate terminations and cancellations initiated by the policyholder/certificate holder during the period.														
108	Number of policies/certificates cancelled during the free look period during the period.														
109	Number of covered lives on policies/certificates cancelled at the initiation of the policyholder/certificate holder during the free look period during the period.														
110	Number of policy/certificate terminations and cancellations due to non-payment of premium during the period.														
111	Number of policies/certificates cancelled by the company for any reason other than non-payment of premium during the period.														
112	Number of rescissions during the period.														
113	Number of covered lives impacted on terminations and cancellations initiated by the policyholder/certificate holder during the period.														
114	Number of covered lives impacted on terminations and cancellations due to non-payment during the period.														
115	Number of covered lives impacted by rescissions during the period.														
116	Number of policies/certificates in force at the end of the period.														
117	Number of covered lives on policies/certificates in force at the end of the period.														

Claims Administration (Including Pharmacy)

	Individual					Association					Employer Group				
	Accident Only	Accidental Death and Dismemberment	Specified Disease - Limited Benefit/ Critical Illness	Hospital/ Other Indemnity	Hospital/ Surgical/ Medical Expense	Accident Only	Accidental Death and Dismemberment	Specified Disease - Limited Benefit/ Critical Illness	Hospital/ Other Indemnity	Hospital/ Surgical/ Medical Expense	Accident Only	Accidental Death and Dismemberment	Specified Disease - Limited Benefit/ Critical Illness	Hospital/ Other Indemnity	Hospital/ Surgical/ Medical Expense
118	Number of claims pending at the beginning of the period.														
119	Total number of all claims received (include non-clean claims) during the period.														
120	Total number of claims denied, rejected or returned during the period.														
121	Number denied, rejected, or returned during the period as non-covered or maximum benefit exceeded.														
122	Number denied, rejected, or returned during the period as subject to pre-existing condition exclusion.														
123	Number denied, rejected, or returned during the period due to failure to provide adequate documentation.														
124	Number denied, rejected, or returned during the period due to being within the waiting period.														
125	Number of claims pending at the end of the period.														
126	Median number of days from receipt of claim to decision for denied claims during the period.														
127	Average number of days from receipt of claim to decision for denied claims during the period.														
128	Median number of days from receipt of claim to decision for approved claims during the period.														
129	Average number of days from receipt of claim to decision for approved claims during the period.														
130	Number of claims paid (include partially paid claims) during the period.														
131	Aggregate dollar amount of paid claims during the period.														
132	Number of claims during the period where the claims payment was reduced by premium owed.														
133	Dollar amount of claims payments during the period applied to unpaid premiums.														

Other Health Insurance (2026)

Consumer Complaints and Lawsuits

	Individual					Association					Employer Group				
	Accident Only	Accidental Death and Dismemberment	Specified Disease - Limited Benefit/ Critical Illness	Hospital/ Other Indemnity	Hospital/ Surgical/ Medical Expense	Accident Only	Accidental Death and Dismemberment	Specified Disease - Limited Benefit/ Critical Illness	Hospital/ Other Indemnity	Hospital/ Surgical/ Medical Expense	Accident Only	Accidental Death and Dismemberment	Specified Disease - Limited Benefit/ Critical Illness	Hospital/ Other Indemnity	Hospital/ Surgical/ Medical Expense
134	Number of complaints received by Company (other than through the DOI) during the period. Number of complaints received through DOI.														
135	Number of complaints during the period resulting in claims reprocessing.														
136	Number of lawsuits open at the beginning of the period.														
137	Number of lawsuits opened during the period.														
138	Number of lawsuits closed during the period.														
139	Number of lawsuits closed during the period with consideration for the consumer.														
140	Number of lawsuits open at the end of the period.														

Marketing and Sales

	Individual					Association					Employer Group				
	Accident Only	Accidental Death and Dismemberment	Specified Disease - Limited Benefit/ Critical Illness	Hospital/ Other Indemnity	Hospital/ Surgical/ Medical Expense	Accident Only	Accidental Death and Dismemberment	Specified Disease - Limited Benefit/ Critical Illness	Hospital/ Other Indemnity	Hospital/ Surgical/ Medical Expense	Accident Only	Accidental Death and Dismemberment	Specified Disease - Limited Benefit/ Critical Illness	Hospital/ Other Indemnity	Hospital/ Surgical/ Medical Expense
141	Number of individual applications/enrollments pending at the beginning of the period.														
142	Number of individual applications/enrollments denied during the period for any reason.														
143	Number of individual applications/enrollments denied during the period - health status or condition.														
144	Number of individual applications/enrollments approved during the period.														
145	Number of individual applications/enrollments pending at the end of the period.														
146	Number of applications/enrollments received via phone (audio only) during the period. -- -- -- -- -- -- -- -- -- --														
147	Number of applications/enrollments received in person or via video application (e.g., Zoom, WebEx) during the period. -- -- -- -- -- -- -- -- -- --														
148	Number of applications/enrollments received online (electronically) during the period. -- -- -- -- -- -- -- -- -- --														
149	Number of applications/enrollments received by mail during the period. -- -- -- -- -- -- -- -- -- --														
150	Number of applications/enrollments received by any other method during the period. -- -- -- -- -- -- -- -- -- --														
151	Commissions paid during reporting period (dollar amount of commissions incurred during the period).														
152	Unearned commissions returned to company on policies/certificates sold during the period.														

Other Health Insurance Attestation

	First Name	Middle Name	Last Name	Suffix	Title	Comments
153	First Attestor Information.					
154	Second Attestor Information.					
155	Overall Comments for the Filing Period. -- -- -- -- -- --					