Missouri

Sources of Insurance Coverage

*Source: KFF, Health Insurance Coverage of the Total Population, 2022

Medicare

In Missouri, 996,500 residents are enrolled in Medicare, 16.6% of the state’s population (2022 data). Of those, 54% are enrolled in a Medicare Advantage plan. For Missourians in the traditional Medicare program, the Missouri Department of Insurance regulates Medicare supplemental plans.

Medicaid and the Children’s Health Insurance Program (CHIP)

In Missouri, 959,200 people are enrolled in Medicaid or CHIP, 16% of the population (2022 data). In Missouri, Medicaid is called MO Health Net. In 2021, the state adopted Medicaid expansion under the Affordable Care Act. Medicaid expansion currently covers approximately 260,000 low-income adults.

In Missouri, the CHIP program operates as both an expansion of Medicaid and a separately run program. Via Medicaid, Missouri covers children up to 18 years of age in households with income up to 148% FPL. The state uses the CHIP program to cover children in households with income up to 305% FPL. Approximately 38% of all births in Missouri are covered by Medicaid.

In Missouri, most Medicaid enrollees, including those in the expansion population, receive benefits via private managed care organizations. These insurers have contracts with the Missouri Department of Social Services.
Employer-sponsored Insurance
In Missouri, **3.1 million** people are covered by employer-sponsored insurance (ESI), or 51.7% of the total state population (2022 data). Approximately **45.5%** of Missouri employers offer ESI. However, offer rates vary significantly by size of firm. In Missouri, 93.8% of large firms (50 or more employees) offer ESI, while only 31.6% of small employers offer ESI.

In Missouri, approximately **37.4%** of private sector businesses that offer coverage self-fund at least one health plan. For large firms (50 or more employees) that offer coverage, 58.9% self-fund at least one health plan.

Individual Market Insurance
Approximately **5.9%** of Missouri residents are enrolled in the individual market (2022 data). In 2023, **257,629** Missourians selected a plan through the Affordable Care Act Marketplace, which in Missouri is run by the federal government and accessible through [HealthCare.gov](http://HealthCare.gov). It is more challenging to ascertain enrollment numbers for off-Marketplace individual market enrollment.

Individual market health insurance (both on- and off-Marketplace) is regulated in Missouri by the [Missouri Department of Insurance](https://www.doi.mo.gov).

Other Coverage
Some Missourians are enrolled in other forms of insurance coverage, such as coverage for the military (TRICARE or U.S. Veterans Administration), which covers **1.3%** of the population, or 80,200 residents.

The Uninsured
Approximately **8.4%** or 500,400 Missouri residents are uninsured (2022 data). Among states that expanded Medicaid prior to 2023, Missouri has the 6th highest uninsured rate. Among the non-elderly, people of color are significantly more likely to be uninsured in Missouri than White people. American Indian/Alaska Native residents have the highest uninsured rate (21.9%), followed by Hispanic residents (19%) and Black residents (10.6%). Asian/Pacific Islander residents have the lowest uninsured rate (8.3%) among all racial groups. Lack of insurance is also highly correlated with income. Approximately **18.9%** of people under 100% FPL are the uninsured in Missouri, while 3.9% of people over 400% FPL are uninsured.
State Regulators: Missouri

CMS is responsible for the oversight of Medicare Advantage plans. The CMS Regional Office for Missouri is based in Kansas City. Contact information is available here.

Missouri Department of Insurance (DOI)

The DOI regulates the business of insurance in the state of Missouri. For health insurance companies, DOI is responsible for:

- **Licensure**: All insurers operating in the state must demonstrate that they are financially solvent and capable of paying claims. After initial licensure, companies must file financial information with DOI on a regular basis. The public can search for insurance companies licensed to operate in the state of Missouri here, and information about company financial examination results here.

- **Form review**: DOI reviews health insurers’ contracts and covered benefits to ensure that they comport with state and federal laws, including state benefit mandates.

- **Rate review**: Unlike in many other states, the DOI generally does not have the authority to disapprove or require changes to an insurer’s proposed premium rate. Information on proposed rates for individual market health plans can be found here. The DOI publishes reports on company premiums and medical loss ratios here.

- **Marketing**: The DOI is responsible for oversight of insurers’ marketing tactics and discouraging unfair or deceptive tactics. DOI is also responsible for the licensing and oversight of health insurance agents and brokers. DOI publishes reports on health insurance company market share, available here.

- **Enforcement**: The DOI has authority to enforce state and federal insurance laws. Their enforcement tools can range from requesting a corrective action, issuing a cease and desist order, imposing fines, or seeking an injunction. Consumers can file complaints about their insurance company, agents or brokers, here. The DOI maintains a company “complaint index” that measures the volume of complaints against companies operating in the state. Information about DOI enforcement actions against insurance companies and agents or brokers is available here.

- **Appeals**: Under the Affordable Care Act, insurers must provide enrollees with the right to an external, independent appeal. DOI manages the external review process for insured individuals. Consumers can learn about the appeals process here.

Missouri Department of Social Services – MO HealthNet Division

The Missouri Department of Social Services – MO HealthNet Division runs the state’s Medicaid and CHIP programs, and manages the contracts with managed care organizations (MCOs) that deliver benefits under Medicaid and CHIP. MO HealthNet publishes information about MCOs’ performance on quality metrics, customer surveys, and claims adjudication on an MCO “Quality Dashboard,” available here.
MO HealthNet can conduct an enforcement action against an MCO if it fails to meet its contract obligations. Enforcement actions can include requiring the MCO to pay damages or to implement a corrective action plan. The agency can also suspend all or part of new member enrollments or suspend or terminate the MCO’s contract.

Missouri Attorney General
Missouri’s Attorney General represents the state in court when there is an action against an insurance company, entity, or individuals engaged in potentially fraudulent activity. The Attorney General’s office accepts complaints from consumers about deceptive business practices. Complaints can be submitted here.

Other Sources of Information
Health Insurance Navigators, Agents and Brokers (collectively, “consumer assisters”)
Although Missouri’s health insurance Marketplace is run by the federal government, CMS provides grants to local organizations called “Navigators” that are tasked with assisting consumers determine eligibility for subsidized coverage programs and helping them with post-enrollment questions. Missouri-based health insurance agents and brokers perform similar consumer assistance functions, and are generally paid on a commission basis. These consumer assisters can be helpful sources of information about health insurance and the challenges consumers face. They can be located through the “Find Local Help” search portal on HealthCare.gov.