

TITLE 22—MISSOURI CONSOLIDATED HEALTH CARE PLAN

Division 10—Health Care Plan

Chapter 2—State Membership

PROPOSED AMENDMENT

22 CSR 10-2.053 Health Savings Account Plan Benefit Provisions and Covered Charges The Missouri Consolidated Health Care Plan is amending section (1) and subsection (3)(A).

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

(1) Deductible—per calendar year for network: per individual, one thousand *[six]* **eight** hundred *[fifty]* dollars (*[\$1,650]* **\$1,800**); 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, 2008, effective Jan. 1, 2009, expired June 29, 2009. Original rule filed Dec. 22, 2008, effective June 30, 2009. For intervening history, please consult the **Code of State Regulations**. Emergency amendment filed Nov. 12, 2025, effective Jan. 1, 2026, expires June 29, 2026. Amended: filed Nov. 12, 2025.*

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

PRIVATE COST: This proposed amendment will not cost private entities more than five hundred dollars (\$500) in the aggregate.

*NOTICE TO SUBMIT COMMENTS: Anyone may file a statement in support of or in opposition to this proposed amendment with the Missouri Consolidated Health Care Plan, John Wiemann, PO Box 104355, Jefferson City, MO 65110. To be considered, comments must be received within thirty (30) days after publication of this notice in the **Missouri Register**. No public hearing is scheduled.*