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April 15, 2020

Chlora Lindley-Myers  
Director  
Missouri Department of Commerce and Insurance  
301 West High Street  
P.O. Box 690  
Jefferson City, MO 65102

Director Lindley-Myers:

On behalf of the physicians and surgeons practicing in Missouri, we wanted to thank you for taking the time to talk on the phone regarding our previous communications. We appreciate your rapid response to our concerns.

As you are aware, the COVID-19 crisis has had a widespread and devastating economic impact in the United States. Missouri has not been immune to this, nor have the state's physicians. Many of the state doctors are feeling a pronounced financial pinch due to the evaporation of non-COVID related healthcare services. Many small and rural practices are closing. Even larger physician-owned entities are laying off employees and further reducing operations. Much of this is due to the sudden absence of elective procedures.

Because the procedures for which physicians are insured are not being performed, a number of states have granted some relief to healthcare professionals by encouraging medical professional liability (MPL) insurers to institute a grace period for premium payments, cancellations, and non-renewals. A handful of states have issued Executive Orders to this effect, but we believe a request from the Department may be sufficient. We understand that some MPL insurers have voluntarily begun providing premium relief, and feel rest of the industry will follow suit with encouragement from the Department.

We favor a 60-day grace period, which has been the standard in other states.

Thank you for your prompt consideration of this request.

Regards,

A handwritten signature in black ink that reads "George Hruza MD". The signature is written in a cursive style.

George Hruza, MD  
President