

State Plan Management Systems and Submission Deadlines for 2016

Questions related to HIOS may be directed to the HIOS Help Desk at 1-877-343-6507 or insuranceoversight@hhs.gov.

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Questions related to SERFF may be directed to the SERFF Help Desk at 816-783-8990 or serffplanmgmt@naic.org.

For more information regarding SERFF Plan Management, please visit <http://www.serff.com/hix.htm>.

State	Marketplace Model	System for Collecting OHP Data	Rate & Form Filing Deadline	Plan Binder Deadline				Additional Information	Ready for Binder Submission
				Medical - On Exchange	Medical - Off Exchange	Dental - On Exchange	Dental - Off Exchange		
Alabama	FFM	HIOS, State also requires plan data in SERFF	30 days prior to intended effective date	The state requests Binders to be filed within 30 days following submission in HIOS, but no less than 30 days prior to effective date.	No less than 30 days prior to effective date.	The state requests Binders to be filed within 30 days following submission in HIOS, but no less than 30 days prior to effective date.	No less than 30 days prior to effective date.		Yes
Alaska	FFM	HIOS							N/A
Arizona	FFM	HIOS, State also requires plan data in SERFF	On Exchange: 5/15/2015 Off Exchange: 5/15/2015	Same date OHP application is submitted to HIOS.	5/15/2015	No Binder required.	No Binder required.		Yes
Arkansas	SPM	SERFF	Forms: 4/8 (No due date for Off Exchange Medical form filings, but forms must be approved by Open Enrollment) Rates: 5/14 (AR does not review group dental rates, group rate filing not required)	Binders (minus Rate info): 4/8 Binder Rate Info: 5/14	5/14 (No due date for form filing, but forms must be approved by Open Enrollment)	Binders (minus Rate info): 4/8 Binder Rate Info: 5/14 (Including federal group rate info for transfer to CCIIO: you must submit the federal group rate dental Binder requirements, even though you do not have to submit a group dental rate filing to the State.)	Binders (minus Rate info): 4/8 Binder Rate Info: 5/14 (No group rate info due)	Form and rate filings must be submitted separately	Yes
California	SBM	SERFF & state-developed application	Form filings are due on May 1, 2015. Individual rates are due on May 1, 2015. Small group rates are due on May 15, 2015	5/1/2015	5/1/2015	Not Required	Not Required		Yes
Covered California	SBM	SERFF & state-developed application	5/15/2015	Individual: Service Area & Rate Data Templates, Admin, Plans Benefits, Network, URRT, SRRT, Actuarial Memorandum, and Rates Table Crosswalk are due 5/1/2015 SHOP: Service Area Template, Admin, Plan Benefits, Network, URRT, SRRT, Actuarial Memorandum are due on 5/1/2015. Rates Template and Rates Table Crosswalk are due 5/1/2015 for 10/1/2015 coverage effective date or 8/3/2015 for 1/1/2016 coverage effective date.	Off Exchange should not be submitted to Covered California.	Individual: Service Area, Rate Data Templates, Admin, Plans Benefits, Network, Rates Table Crosswalk are due 5/1/2015. SHOP: Service Area, Rate Data Templates, Admin, Plans Benefits, Network, Rates Table Crosswalk are due 5/1/2015.	Off Exchange should not be submitted to Covered California.		Yes

State	Marketplace Model	System for Collecting QHP Data	Rate & Form Filing Deadline	Plan Binder Deadline				Additional Information	Ready for Binder Submission
				Medical - On Exchange	Medical - Off Exchange	Dental - On Exchange	Dental - Off Exchange		
Colorado	SBM	SERFF	Rate: 5/15/2015 - On and Off Exchange/ Medical and Dental Form: 4/17/2015 - On and Off Exchange/ Medical and Dental Network Adequacy: 5/15/2015	5/15/2015 - All Templates & Supporting Justifications 7/15/2015 - EOCs & SBCs for all plan variants (Supporting Documentation)	5/15/2015	5/15/2015 - All Templates & Supporting Justifications 7/15/2015 - EOCs & SBCs for all plan variants (Supporting Documentation)	5/15/2015		Yes
Connecticut	SBM	SERFF	On Exchange: 04/30/15 Off Exchange: 04/30/15	5/26/2015	No Binder required.	6/1/2015	6/1/2015 for Issuers requesting 'Certification Only' for Off-Exchange SADPs.		No
Delaware	SPM	SERFF	Form Filings: 4/20/2015 Rate Filings: 4/27/2015	4/30/2015	4/30/2015	4/30/2015	4/30/2015		Yes
District of Columbia	SBM	SERFF	Form: 4/1/2015 Rate: 5/1/2015	8/1/2015	No Binder required.	8/1/2015	No Binder required.		Yes
Florida	FFM	HIOS & state-developed application							N/A
Georgia	FFM	HIOS, State also requires plan data in SERFF		No specific Georgia deadline. Georgia recognizes the federal filing windows as they relate to products and rates.. A SERFF submission date of March 15 would be optimal as Georgia has a 90 day review period established by law in O.C.G.A. Section 33-24-9.	No specific Georgia deadline. Georgia recognizes the federal filing windows as they relate to products and rates.. Georgia has a 90 day review period established by law in O.C.G.A. Section 33-24-9. Issuers should keep this in mind when attempting to have plans available at a specific future date such as Open Enrollment or January 1, etc.	No specific Georgia deadline. Georgia recognizes the federal filing windows as they relate to products and rates.. A SERFF submission date of March 15 would be optimal as Georgia has a 90 day review period established by law in O.C.G.A. Section 33-24-9.	No specific Georgia deadline. Georgia recognizes the federal filing windows as they relate to products and rates.. Georgia has a 90 day review period established by law in O.C.G.A. Section 33-24-9. Issuers should keep this in mind when attempting to have plans available at a specific future date such as Open Enrollment or January 1, etc.		Yes
Hawaii	SBM	SERFF & state-developed application	TBD	TBD	TBD	TBD	TBD		Yes
Idaho	SBM	SERFF	5/1/2015	5/8/2015	5/8/2015	5/8/2015	5/8/2015		Yes
Illinois	SPM	SERFF	TBD	TBD	TBD	TBD	TBD		Yes
Indiana	FFM	HIOS, State also requires plan data in SERFF	On Exchange: 5/15/2015 Off Exchange: 5/15/2015	5/15/2015	5/15/2015	5/15/2015	5/15/2015		Yes
Iowa	SPM	SERFF	TBD	TBD	TBD	TBD	TBD		Yes
Kansas	MPM	SERFF	5/1/2015	5/1/2015	5/1/2015	5/1/2015	5/1/2015		Yes
Kentucky	SBM	SERFF & state-developed application	5/1/2015	4/1/2015	Binder not required to be submitted.	4/1/2015	Binder not required to be submitted.		Yes

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				Medical - On Exchange	Medical - Off Exchange	Dental - On Exchange	Dental - Off Exchange		
Louisiana	FFM	HIOS, State also requires plan data in SERFF	Rates- May 15, 2015 Forms- On Exchange- May 15, 2015 Forms- Off Exchange- June 29, 2015	Plans Tab- May 15, 2015 Templates Tab- May 15, 2015 Supporting Documentation- May 15, 2015 Associated Schedule Items – September 1, 2015	SAME as On Exchange	SAME as On Exchange	SAME as On Exchange	CMS will review QHP Applications. Louisiana is only requiring submission of a subset of the data via SERFF Plan Management functionality.	Yes
Maine	MPM	SERFF	5/15/2015	5/15/2015	5/15/2015	5/15/2015	5/15/2015		Yes
Maryland	SBM	State-developed application	The rate and form filing deadlines for the individual and small employer are as follows: • Individual health benefit plans sold on and off the Exchange for the 2016 policy year: o Forms—March 1, 2015; o Rates—May 1, 2015; Forms and rates must be submitted in the same filing under the SERFF Filing Type "Form/Rate." If the filing is not submitted as a Form/Rate filing, it will be REJECTED. Forms may be filed first and rates added to the same filing at a later date. • Small employer health benefit plans sold on and off the Exchange: o Forms—April 1, 2015; o Rates—May 1, 2015	9/30/2015	N/A	9/30/2015	N/A	For more complete information about the plan certification process please reach out to your Maryland Health Benefit Exchange Account Manager.	Yes
Massachusetts	SBM	SERFF & State-developed application	Form filings due 5/15/2015 Rates due: To be provided via future guidance by MA DOI	State-developed application materials due 5/15/2015; SERFF form filings due 5/15/2015; and rates TBD.	7/1/2015	State-developed application materials due 5/15/2015; SERFF form filings due 5/15/2015; and rates TBD.	7/1/2015		Yes
Michigan	SPM	SERFF	Simultaneous with binder filings	On & On/Off 4/8/2015	6/9/2015	4/8/2015	4/8/2015		Yes
Minnesota	SBM	SERFF	5/15/2015	5/15/2015	5/15/2015	5/15/2015	5/15/2015		Yes
Mississippi	FFM/SBM	SERFF (SHOP - SBM, Individual - FFM)	Forms- Off Exchange - June 15, 2015 Others - No deadline	MID is not requiring a timeline for QHP submissions. All submissions will be handled on a case-by-case basis.	MID is not requiring a timeline for QHP submissions. All submissions will be handled on a case-by-case basis.	MID is not requiring a timeline for QHP submissions. All submissions will be handled on a case-by-case basis.	MID is not requiring a timeline for QHP submissions. All submissions will be handled on a case-by-case basis.		Yes
Missouri	FFM	HIOS	No specific Missouri deadline.					All policy forms must be filed in SERFF for prior approval.	N/A
Montana	MPM	SERFF	5/15/2015	5/15/2015	5/15/2015	5/15/2015	5/15/2015	The CSI encourages all issuers to file policy forms, amendments to policy forms, membership booklets and other non-template Plan documents as soon as possible and well before the May 15th filing deadline for binders. Template filing window opens on April 15th.	Yes
Nebraska	MPM	SERFF	4/15/2015	4/15/2015	4/15/2015	4/15/2015	4/15/2015		Yes
Nevada	SSBM?	SERFF	On Exchange: 5/13/2015 Off Exchange: 5/13/2015	5/13/2015	5/13/2015	5/13/2015	5/13/2015		Yes

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				Medical - On Exchange	Medical - Off Exchange	Dental - On Exchange	Dental - Off Exchange		
New Hampshire	SPM	SERFF	4/15/2015	4/15/2015	4/15/2015	4/15/2015 (also for off exchange dentals that are being certified as on exchange)	No deadline for strictly off exchange dental plans	Yes	
New Jersey	FFM	HIOS						N/A	
New Mexico	SBM	SERFF	4/10/2015	4/10/2015	4/10/2015	4/10/2015		Yes	
New York	SBM	SERFF & state-developed application for Network Adequacy	4/30/2015 - Dental Rates & Forms 5/15/2015 - Medical Rates & Forms	5/29/2015	5/29/2015	5/15/2015	5/15/2015	Yes	
North Carolina	FFM	HIOS, State also requires plan data in SERFF for medical plans, both on and off exchange.	<p>For medical forms filings and SADP form and/or rate filings, no specific North Carolina deadline.</p> <p>The state does recognize the federal filing window. North Carolina requests a 90-day review period for QHP form (and binder) and SADP form and/or rate filings in the individual and/or small group markets. As the federal Letter to Issuers requires reviews to be finalized by August 25, 2015, issuers should submit QHP form filings (and binders) and SADP form and/or rate filings no later than 90 days before that date. Nonetheless, issuers should always submit the QHP application through HIOS in accordance with federal timelines.</p> <p>For non-QHP Medical form filings (and binder submissions), per the federal Letter to Issuers, NCDI must have reviews of all non-QHP single-risk pool filings completed by October 9, 2015. Therefore a suggested submission date for forms (and binders) is no later than July 10, 2015 to give NCDI 90 days for our reviews. This ONLY applies to non-QHP medical form (and binder submissions) in the individual and/or small group markets.</p> <p>For medical single-risk pool rate filings (both on and off exchange), until further guidance is issued by CMS/CCIIO on when single-risk pool filings must be available to the public (regulation indicates that the state must post all on the same date) and other requirements from the final Notice of Benefit and Payment Parameters relating to effective rate review designation are provided, NCDI cannot provide a due date for single-risk pool rate filings. Issuers should NOT submit any medical rate filing until NCDI issues guidance on the matter.</p>	<p>No specific North Carolina deadline.</p> <p>The state does recognize the federal filing window. As the federal Letter to Issuers requires reviews to be finalized by August 25, 2015, issuers should submit QHP binders no later than 90 days before that date. Nonetheless, issuers should always submit the QHP application (and templates) through HIOS in accordance with federal timelines.</p>	<p>No specific North Carolina deadline.</p> <p>North Carolina requests a 90-day review period. Per the federal Letter to Issuers, NCDI must have reviews of all non-QHP single-risk pool filings completed by October 9, 2015. Therefore a suggested submission date for binders (and forms) is no later than July 10, 2015 to give NCDI 90 days for our reviews. This ONLY applies to non-QHP medical binder submissions (and forms) in the individual and/or small group markets.</p>	No Binder is required.	No Binder is required.	NCDI will only take approval action on a form, rate, and/or binder submission at the same time for a single issuer for a single market. Therefore issuers should time submissions to give NCDI sufficient time (90 days) to complete all reviews by the expected approval date, including any federal deadlines.	Yes
North Dakota	FFM	HIOS						N/A	
Ohio	MPM	SERFF	Forms - Friday, April 17, 2015* Rates - Wednesday, April 29, 2015	5/1/2015	Plan Binder Filings should not be submitted for Off Exchange only Health plans.	5/1/2015	5/1/2015 (Off Exchange Certified SADPs only)**	Yes	
			*Updated Form filing requirements will be posted to SERFF for the 2016 plan year. Please do not submit 2016 plan year Form filings using the 2015 requirements.				**Plan Binder Filings should not be submitted for Off Exchange only Dental plans that are not intended to be offered as Off Exchange Certified SADPs.		
Oklahoma	FFM	HIOS						N/A	

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				Medical - On Exchange	Medical - Off Exchange	Dental - On Exchange	Dental - Off Exchange		
Oregon	SSBM	SERFF	<p>Medical (On/Off Exchange):</p> <ul style="list-style-type: none"> • Small group medical form Filings – 2/13 • Small group medical rate Filings – 4/30 • Individual medical form Filings – 3/20 • Individual medical rate Filings – 4/30 <p>Dental (ACA certified pediatric dental - On/Off Exchange):</p> <ul style="list-style-type: none"> • Small group dental form Filings – 2/16 • Individual dental form filings – 2/16 • Individual dental rate filings – 3/16 <p>Oregon doesn't have rating authority over group dental products.</p> <p>For all non-ACA certified pediatric dental form Filings, issuers may file at any time throughout the year.</p>	5/1/2015	5/1/2015	5/1/2015	5/1/2015		Yes
Pennsylvania	FFM	HIOS, State also requires plan data in SERFF	5/15/2015	5/15/2015	5/15/2015	5/15/2015		Yes	
Rhode Island	SBM	SERFF & state-developed application	<p>Medical (on and off Exchange): Variable Forms: 4/1/2015</p> <p>Medical (on and off Exchange): Forms and Rates: 5/1/2015</p> <p>SADP (EHB-compliant on and off Exchange) Forms and Rates: 6/1/2015</p>	30 calendar days after OHIC approval	Not required	30 calendar days after OHIC approval	Not required		Yes
South Carolina	FFM	HIOS, State also requires plan data in SERFF	<p>The SCDOI is requesting that issuers submit filings for 2016-compliant plans by the following dates:</p> <p>Medical (On Exchange& On/Off Exchange): 05/20/2015</p> <p>Exchange-Certified SADPs: 06/08/2015*</p> <p>Medical (Off Exchange Only): 07/06/2014</p> <p>Only one filing per company per market segment – all rates and forms for all products offered by the company in the market segment (i.e., individual or small group) must be included in a single filing using SERFF Filing Type "Form/Rate."</p> <p>*Exchange-certified SADP issuers that are planning to use previously-approved, 2015-compliant rates and/or forms may not need to submit a filing. Please see http://doi.sc.gov/431/Life-Accident-Health#PPACA Resources or email lahmail@doi.sc.gov for more information.</p>	5/20/2015	7/6/2015	6/8/2015	6/8/2015	<p>http://doi.sc.gov/431/Life-Accident-Health#PPACA Resources</p> <p>SCDOI Memorandum: Filing Timeline for 2016 Plans/ Policies Providing Health Insurance Coverage or Exchange-Certified Stand-alone Dental Coverage (March 19, 2015), available online at http://doi.sc.gov/Documents/Center/View/8194</p>	Yes
South Dakota	MPM	SERFF	5/1/2015	5/1/2015	5/1/2015	5/1/2015	http://dhr.sd.gov/insurance/bulletins/bulletin_15_01_2016_product_filing_deadlines.pdf	Yes	
Tennessee	FFM	HIOS, State also requires plan data in SERFF	5/15/2015	5/15/2015	No Binder required.	5/15/2015	5/15/2015		Yes
Texas	FFM	HIOS							N/A

State	Marketplace Model	System for Collecting QHP Data	Rate & Form Filing Deadline	Plan Binder Deadline				Additional Information	Ready for Binder Submission
				Medical - On Exchange	Medical - Off Exchange	Dental - On Exchange	Dental - Off Exchange		
Utah	SBM/MPM	SERFF (SHOP - SBM, Individual - MPM)	Individual - 8:00am MT, May 4, 2015 Small Group - 8:00am MT, May 11, 2015	Individual - 8:00am MT, May 4, 2015 Small Group - 8:00am MT, May 11, 2015	Individual - 8:00am MT, May 4, 2015 Small Group - 8:00am MT, May 11, 2015	Individual - 8:00am MT, May 4, 2015 Small Group - 8:00am MT, May 11, 2015	Individual - 8:00am MT, May 4, 2015 Small Group - 8:00am MT, May 11, 2015	Medical: Form filings shall be submitted under separate SERFF tracking numbers for each metal tier (do not include rate information in form filing). Rate filings shall be submitted under separate SERFF tracking numbers for each risk pool. Dental: Dental form and rate filings shall be submitted as one filing for each market.	Yes
Vermont	SBM	SERFF	OHP Forms: TBD SADP Forms: 4/3/2015 All Exchange Rates: 5/15/2015	7/31/2015	N/A	7/31/2015	N/A		Yes
Virginia	MPM	SERFF	4/14/2015	4/14/2015	4/14/2015	4/14/2015			Yes
Washington	SBM	SERFF & state-developed application	4/24/2015	5/22/2015	5/22/2015	5/22/2015	5/22/2015		Yes
West Virginia	SPM	SERFF	4/15/2015	4/15/2015	Not required	4/15/2015	4/15/2015		Yes
Wisconsin	FFM	HIOS							N/A
Wyoming	FFM	HIOS							N/A