State Plan Management Systems and Submission Deadlines for Plan Year 2026

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

Last Updated 4/10/2025

State	Marketplace Model	System for Collecting QHP Data	Rate & Form Filing Deadline	Plan Binder Deadline					Additional Information
				Medical - On Exchange	Medical - Off Exchange	Dental - On Exchange	Dental - Off Exchange	Rate Data Template Deadline	
Alabama	FFM	HIOS, State also requires plan data in SERFF	8/13/2025	6/11/2025	6/11/2025	6/11/2025	6/11/2025	7/16/2025	
Alaska	FFM	HIOS	HIOS	HIOS	HIOS	HIOS	HIOS	HIOS	HIOS
Arizona	FFM	HIOS, State also requires plan data in SERFF	5/23/2025	6/16/2025	6/16/2025	NA	NA	5/23/2025	
Arkansas	SBM for SHOP only	SERFF	On and off exchange Rates Due 6/13 (we do not review group dental rates); on and off exchange medical forms 5/12; dental forms 7/22	5/12/2025	5/12/2025	5/12/2025	5/12/2025	5/12/2025	
California	SBM	SERFF & state- developed application	Individual and Small Group Standard Health Insurance Form Filings (off-Exchange only) May 16, 2025 Individual and Small Group Non-Standard Health Insurance Form Filings (off-Exchange only) May 30, 2025 Binder: Plans and Benefits Template and Transparency in Coverage Template June 2, 2025 Exchange Dental Form Filings and Rate and Loss Ratio Information May 30, 2025 Prescription Drug Formulary Filing and Prescription Drugs Template June 27, 2025 Small Group Rate Filings TBD Discontinuation Notices July 25, 2025 Network Filings June 1, 2025 Provider Directory Policies and Procedures July 1, 2025	6/2/2025	6/2/2025	6/2/2025	6/2/2025	TBD	
Covered California	SBM	SERFF & state- developed application		**Medical On-Exchange - Individual Due Date** Rates Template - 4/30/2025 Rates Table Crosswalk - 4/30/2025 URRT - 4/30/2025 SRRT - 4/30/2025 Final Actuarial Memorandum - 4/30/2025 Service Area Template - 4/30/2025 Plans & Benefits Template - 4/30/2025 Network ID Template - 4/30/2025 Prescription Drug Template - 4/30/2025 Plan ID Crosswalk Template - 4/30/2025 EOC or Policy and SBC* - 8/15/2025 **Medical On-Exchange – Small Business Date Due Q1** Rates Template - 7/25/2025 Rates Table Crosswalk - 7/25/2025 URRT - 7/25/2025 Actuarial Memorandum - 7/25/2025 Service Area Template- 7/25/2025 Plans & Benefits Template – standard plans and approved Alternate Benefit Designs - 7/25/2025 Network ID Template - 7/25/2025 Prescription Drug Template - 7/25/2025 Plan Crosswalk ID Template - 7/25/2025 EOC or Policy and SBC* - 9/5/2025	**Medical – Off Exchange** Do not submit off-exchange data.	**Dental On-Exchange Individual & CCSB** Rates Table Template - 6/2/2025 Rates Table Crosswalk - 6/2/2025 Service Area Template - 6/2/2025 P&B Template - 6/2/2025 Network ID Template - 6/2/2025 Plan ID Crosswalk - 6/2/2025 EOC or Policy Docs* - 8/15/2025 (IFP) 9/5/2025 (CCSB)	**Dental – Off Exchange** Do not submit off-exchange data		All binders are submitted to Covered California in SERFF. Refer to "Qualified Health Plan Issuer Application Instructions, Section 2D: Plans & Benefits" for complete instructions.
Colorado	SBM	SERFF	**Forms:** May 12, 2025 **Rates:** June 30, 2025	June 9, 2025				June 30, 2025	
Connecticut	SBM	SERFF	June 1, 2025						
Delaware	SPM	SERFF	Forms – 6/11/2025; On and Off Exchange PROPOSED Rates 7/16/2025; On Exchange Final Rates 8/13/2025; Off Exchange Final Rates 10/15/2025	Forms – 6/11/2025	Forms – 6/11/2025	Forms – 6/11/2025	Forms – 6/11/2025	7/16/2025	
District of Columbia	SBM	SERFF	May 1, 2025	Binder Templates Due in SERFF (all except rate templates): July 18, 2025 SBC / Benefit Brochure / EOC Template from Carriers: August 15, 2025 Rate Template (Health) SERFF Upload Deadline: September 5, 2025				July 25, 2025	
Florida	FFM	HIOS & state- developed application							
Georgia	FFM	HIOS, State also requires plan data in SERFF	**•Initial Application Deadline for issuers to submit: 5/28/2025** MPMS-validated QHP Application templates, supporting documents, and justifications for all on-Exchange plans and off-Exchange SADPs requesting QHP certification. ECP/NA Templates with ECP data only – network adequacy data is collected at a later time. Rates for all on-Exchange individual QHPs with reinsurance, assuming expanded federal subsidies expire for PY 2026 (i.e., current law) and supplemental information to plan for potential extended enhanced federal subsidies. Rates for SHOP (on-Exchange small group) plans, on-Exchange SADPs, and off-Exchange SADPs requesting QHP certification. **•Off-Exchange-only Plan & Rate Filing Deadline: 7/2/2025** Initial deadline for issuers to submit off-Exchange-only individual market medical plans and rates, off-Exchange SADPs not requesting QHP certification, and off-Exchange-only small group (non-SHOP) plans and rates to the State. These plans are not considered for QHP certification. **•Withdrawal Deadline: 7/23/2025** Final deadline for issuers to request to withdraw plans from QHP certification consideration. **•Individual QHP Rates without Reinsurance Deadline: 7/30/2025** Deadline for issuers to submit rates for all on-Exchange individual QHPs without reinsurance assuming expanded federal subsidies expire for PY 2026 (i.e., current law) and supplemental information to plan for potential extended enhanced federal subsidies. **•Final Application Deadline for issuers to submit final QHP application materials in SERFF: 8/6/2025** Changes are not allowed to application materials after this date unless approved by the State. **•Deadline for issuers to submit Network Adequacy Justifications to SERFF: 8/6/2025**						
Hawaii	FFM	SERFF & state- developed application	Tuesday, June 3, 2025	Tuesday, June 10, 2025	Tuesday, June 10, 2025	Tuesday, June 10, 2025	Tuesday, June 10, 2025	Tuesday, June 3, 2025	
Idaho	SBM	SERFF	**Forms:** May 26, 2025 **Rates:** June 2, 2025	June 2, 2025					
Illinois	SPM	SERFF	6/4/2025	6/4/2025	6/4/2025	6/4/2025	6/4/2025	6/4/2025	
Indiana	FFM	HIOS, State also requires plan data in SERFF							
Iowa	SPM	SERFF							
Kansas	MPM	SERFF	**Forms:** May 12, 2025 **Rates:** July 7, 2025	May 12, 2025				July 7, 2025	
Kentucky	SBM-FP	SERFF & state- developed application	**Forms:** April 1, 2025 **Rates:** June 2, 2025	June 2, 2025					
Louisiana	FFM	HIOS, State also requires plan data in SERFF							
Maine	MPM	SERFF	All final binders deadline August 14, 2025. Off Exchange does not have binders.						
Maryland	SBM	State- developed application	NA	Initial Submission: June 2, 2025, Final Submission: September 12, 2025	NA	Initial Submission: June 2, 2025, Final Submission: September 12, 2025		Initial Submission: June 2, 2025, Final Submission: September 12, 2025	
Massachusetts	SBM	SERFF & State- developed application	5/15/2025	5/15/2025	5/15/2025	7/1/2025	7/1/2025	5/15/2025	
Michigan	SPM	SERFF	Same as applicable filing submission.	May 14, 2025	May 28, 2025	May 1, 2025		Same as applicable submission.	
Minnesota	SBM	SERFF	June 3, 2025	June 3, 2025	June 3, 2025	June 3, 2025	June 3, 2025	June 3, 2025	
Mississippi	FFM	HIOS, State also requires plan data in SERFF for medical plans, both on and off exchange.							
Missouri	FFM	HIOS	HIOS	HIOS	HIOS	HIOS	HIOS	HIOS	HIOS
Montana	MPM	SERFF							
Nebraska	MPM	SERFF	Dental Rates: Dental Rate: 6/5/25; On-Exchange Rates: 7/16/25; Off-Exchange Rates: 7/16/25; Form Filings: 6/4/25	6/4/2025	6/4/25	6/4/2025	6/4/25	16-Jul	
Nevada	SBM	SERFF	Individual and Dental filings are due 06/02/25 and Small Group is due 07/14/25						
New Hampshire	SPM	SERFF							
New Jersey	SBM	SERFF	July 16, 2025	June 11, 2025				July 16, 2025	
New Mexico	SBM	SERFF	Form/Rate filings are due on 5/12, though carriers may submit the rate portion of the filing on 5/27.	May 19, 2025	May 19, 2025 Mirrored plans incldued in the On HIX binder.	May 19, 2025	May 19, 2025 Mirrored plans incldued in the On HIX binder.	May 19, 2025	
New York	SBM	SERFF & state- developed application for Network Adequacy	5/22/2025	6/6/2025	6/13/2025	5/23/2025	N/A	5/15/2025	
North Carolina	FFM	HIOS, State also requires plan data in SERFF for medical plans, both on and off exchange.							
North Dakota	FFM	HIOS	HIOS	HIOS	HIOS	HIOS	HIOS	HIOS	HIOS
Ohio	MPM	SERFF	Medical Forms – April 23, 2025; Medical Rates – July 7, 2025; Dental Form and Rates – May 15, 2025	May 12, 2025	not in binders (forms due April 23, 2025 and rates July 7, 2025)	May 12, 2025	not in binders (all dental forms and rates due May 15, 2025)	Dental – May 15, 2025; Medical – July 7, 2025	
Oklahoma	FFM	HIOS	HIOS	HIOS	HIOS	HIOS	HIOS	HIOS	HIOS
Oregon	SBM	SERFF	Forms Dental - 03/07/2025 Medical, small group - 06/06/2025 Medical, individual - 06/20/2025 Rates Dental, individual - 03/28/2025 Medical - 05/14/2025 Binders (includes rate data template) for all plans are due 5/15/2025						
Pennsylvania	SPM	SERFF	Forms, Rates, and Binders are to be submitted beginning May 8, 2025, but not later than May 15, 2025.						
Rhode Island	SBM	SERFF & state- developed application	All QHP Templates and Plan Management Binders are due 7 days post "note to filer" approval of benefit coverage and rate filings submitted via the standard SERFF filing format.						
South Carolina	FFM	HIOS, State also requires plan data in SERFF							
South Dakota	MPM	SERFF							
Tennessee	FFM	HIOS, State also requires plan data in SERFF							
Texas	FFM	HIOS	HIOS	HIOS	HIOS	HIOS	HIOS	HIOS	HIOS
Utah	SBM/MPM	SERFF	Small Employer Medical (On/Off Exchange): Binder: May 7, 2025, no later than 10:00 a.m. MDT Forms: May 7, 2025, no later than 10:00 a.m. MDT Rates: June 11, 2025, no later than 10:00 a.m. MDT Individual Medical (On/Off Exchange): Binder: May 28, 2025, no later than 10:00 a.m. MDT Forms: May 28, 2025, no later than 10:00 a.m. MDT Rates: June 25, 2025, no later than 10:00 a.m. MDT Dental, Small Employer & Individual (On/OFF Exchange): Binder: June 2, 2025, no later than 10:00 a.m. MDT Forms: June 2, 2025, no later than 10:00 a.m. MDT Rates: June 2, 2025, no later than 10:00 a.m. MDT						
Vermont	SBM	SERFF	5/12/2025	6/30/2025	6/30/2025	6/30/2025	6/30/2025	8/14/2025	
Virginia	MPM	SERFF	Medical forms due 4/16/2025, medical rates due 5/23/2025, QDP forms and rates due 5/2/2025	5/23/2025	5/23/2025	5/16/2023	5/16/2025	5/23/2025	
Washington	SBM	SERFF & state- developed application	May 15, 2025						
West Virginia	SPM	SERFF	May 9th - Forms & Binders June 27th - Rates						
Wisconsin	FFM	HIOS	HIOS	HIOS	HIOS	HIOS	HIOS	HIOS	HIOS
Wyoming	FFM	HIOS	HIOS	HIOS	HIOS	HIOS	HIOS	HIOS	HIOS