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BULLETIN NO. 2016-02

TO: All Health Insurance Issuers, Health Care Service Plans and Health Maintenance Organizations

FROM: Jim L. Ridling
Commissioner of Insurance *JLR*

DATE: May 10, 2016

RE: Enforcement of Federal laws and regulations for health insurance

EFFECTIVE: Immediate

The Alabama Department of Insurance and the Center for Consumer Information and Insurance Oversight (CCIIO) with the U.S. Department of Health and Human Services have entered into a Collaborative Enforcement Agreement under which the Department of Insurance will take over the review of rates and forms for compliance with federal law and regulations.

This Bulletin is to assure your company that, while we have changed the rate filing deadline to July 15, the form filing deadlines for this year will remain the same as outlined in CCIIO's Final Letter to Issuers (<https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/Final-2017-Letter-to-Issuers-2-29-16.pdf>) and those CCIIO outlined during the QHP Issuer conference and Direct Enforcement State webinar held March 4, 2016.

Below is the table of deadlines:

Process/Milestone	Due Date	Notes
Submission window for form filings for Plan Year 2017 opens	4/11/2016	QHP and NonQHP individual and small group health insurance markets
Submission of small group non-QHP, student health, and large group form filings	Continuous	Window will not close for these submissions on 5/11/2016. Student Health and Large Group form filing submissions are to be submitted at least 60 days prior

		to the first market date. Small group Non-QHP filings may be submitted quarterly.
Submission deadline of all individual and small group form filings except small group non-QHP, student health, and large group form filings	5/11/2016	
Rate Filing Deadline for Alabama	7/11/2016	This date has been set by the Alabama Department of Insurance and is different than what has been previously provided to you by CCIO.
Deadline for Issuer Submission of Changes to QHP Applications	8/23/2016	
Recommendations for QHP issuers to Plan Management	9/02/2016	
Open Enrollment	11/1/2016	

As you are aware, the 2017 QHP Issuer Application was released on Monday, April, 11. Please visit <https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/qhp.html> for filing instructions, templates, and additional information about the QHP Issuer process. The non-QHP form filings will follow the same time table as QHP form filings.

Please note in the chart above that the Department has set the rate filing deadline as July 15, 2016.

If you have any further questions regarding rate filing, please contact Steve Ostlund (steven.ostlund@insurance.alabama.gov). For questions relating to form filing, please contact either Yada Horace (yada.horace@insurance.alabama.gov) or Anthony Williams (Anthony.williams@insurance.alabama.gov).

JLR/KH/bc