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BULLETIN NO. 2026-02

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

FROM: Mark Fowler
Commissioner of Insurance 

DATE: May 1, 2026

RE: PY 2027 Filing Guidance

EFFECTIVE: Immediate

The Alabama Department of Insurance and the Center for Consumer Information and Insurance Oversight (CCIO) with the U.S. Department of Health and Human Services entered into a Collaborative Enforcement Agreement in 2016.

This Bulletin is to inform carriers of the filing deadlines for PY 2027 as they pertain to Alabama. The Proposed Plan Year (PY) 2027 Qualified Health Plan (QHP) Data Submission and Certification Timeline was issued on April 10, 2026. See <https://www.cms.gov/files/document/revised-py2027-qhp-data-submission-certification-timeline-bulletin.pdf> for guidance on submission deadlines.

The non-QHP form filings will follow the same timetable as QHP form filings.

The Table of Deadlines follows:

Process	Due Date	Notes
Submission window for form filings for PY 2026 opens	4/15/2026	QHP and Non-QHP Individual and Small Group health insurance market
Submission deadline of all Individual and Small	6/10/2026	

Group form filings		
Rate Filing Deadline for Alabama	7/15/2026	
Proposed Rate Changes posted	7/31/2026	
Deadline for Issuer Submission of Changes to QHP Applications	8/12/2026	
Alabama Binder Submission Deadline	8/12/2026	
Final Rate Changes posted	8/26/2026	
Open Enrollment	11/1/2026	

Please note that the Department has set the rate filing deadline for **July 15, 2026**, as shown in the chart above. See <https://www.cms.gov/files/document/2026-rate-review-timeline-bulletin.pdf> for guidance on proposed rate filings and issuer submission deadlines.

Submit any inquiries about rate filings, form filings, or general filing concerns to rates.forms@insurance.alabama.gov. Please use the subject "PY 2027 ACA Filing Guidance".