



ROBERT BENTLEY
GOVERNOR


JIM L. RIDLING
COMMISSIONER

STATE OF ALABAMA
DEPARTMENT OF INSURANCE
201 MONROE STREET, SUITE 502
POST OFFICE BOX 303351
MONTGOMERY, ALABAMA 36130-3351
TELEPHONE: (334) 269-3550
FACSIMILE: (334) 241-4192
INTERNET: www.aldoi.gov

DEPUTY COMMISSIONER
CHARLES M. ANGELL
CHIEF OF STAFF
MARK FOWLER
CHIEF EXAMINER
RICHARD L. FORD
STATE FIRE MARSHAL
EDWARD S. PAULK
GENERAL COUNSEL
REYN NORMAN

BULLETIN NO. 2016-03

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

FROM: Jim L. Ridling
Commissioner of Insurance 

DATE: May 11, 2016

RE: Enforcement of Federal laws and regulations for health insurance

EFFECTIVE: Immediate

AMENDS: Bulletin dated May 10, 2016

Please note: The deadline for rate filing is July 15, 2016. A previous version of this bulletin had an incorrect date in the chart below.

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	7/15/2016	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, 2016. 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).