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BULLETIN NO. 2022-02

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

FROM: Jim L. Ridling
Commissioner of Insurance 

DATE: March 8, 2022

RE: PY 2023 Filing Guidance

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 entered into a Collaborative Enforcement Agreement in 2016.

This Bulletin is to inform carriers of the filing deadlines for PY 2023 as they pertain to Alabama. As you are aware, the Qualified Health Plan (QHP) Data Submission and Certification for Plan Year 2023 was issued on March 1, 2022. Please visit <https://www.cms.gov/files/document/py2023-qhp-data-submission-and-certification-timeline-bulletin.pdf> for guidance on submission deadlines.

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

Below is the table of deadlines:

Process	Due Date	Notes
Submission window for form filings for PY 2023 opens	4/21/22	QHP and Non-QHP individual and small group health insurance market
Submission deadline of all individual and small group form filings	6/15/22	
Rate Filing Deadline for Alabama	7/20/22	
Deadline for Issuer Submission of Changes to QHP Applications	8/17/22	
Alabama Binder Submission Deadline	8/17/22	
Open Enrollment	11/1/22	

Please note in the chart above that the Department has set the rate filing deadline as July 20, 2022. Please visit <https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/Draft-Rate-Review-Bulletin-for-CY2022> for guidance on proposed rate filings and issuer submission deadlines.

If you have any further questions regarding rate filing, please contact Jennifer Li, Senior Life and Health Actuary (Jennifer.li@insurance.alabama.gov). For questions related to form filing, please contact either Yada Horace, Insurance Rate Analyst (yada.horace@insurance.alabama.gov) or Anthony Williams, Insurance Rate Analyst (anthony.williams@insurance.alabama.gov).

JLR/WR/bc