

Bulletin 17-02

To: Health Insurance Issuers
From: Larry Deiter, Director
Date: April 19, 2017
Re: 2018 Product Filing Deadlines

The Final 2018 Annual Letter to Issuers¹ was released on December 16, 2016, by the Center for Consumer Information and Insurance Oversight, Centers for Medicare and Medicaid Services. An addendum to the Letter to Issuers² was issued on February 17, 2017, revising the final deadlines.

The South Dakota Division of Insurance has established the following submission deadlines based on this guidance for On- and Off-Exchange Individual and Small-Group ACA-compliant health insurance plans. Any issuer who intends to market or renew ACA-compliant products after January 1, 2018, must comply with these filing deadlines for rates, forms, access plans, and binder filings. Filings submitted after the applicable dates will not be accepted for review. No revisions to the filings will be allowed after the designated deadlines except as required by the Division of Insurance or the Federal Government.

<i>Filing Category</i>	<i>Deadline</i>
Forms and Binder Templates Inside Exchange	May 15, 2017
Forms and select Binder Templates Outside Exchange Only	May 15, 2017
Rates Inside Exchange	June 1, 2017
Rates Outside Exchange Only	June 1, 2017

These timeframes do not apply to Grandfathered Health Plans or Non-Grandfathered Health Plans with effective dates prior to December 31, 2013.

The Division of Insurance will be updating the Filing Instructions in SERFF. Please read through carefully as new and additional requirements will be added for Plan Year 2018. Form and Binder filings must include a detailed cover letter. Specifics regarding the cover letter are outlined in the Filing Instructions.

¹ <https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/Final-2018-Letter-to-Issuers-in-the-Federally-facilitated-Marketplaces.pdf>

² <https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/Final-2018-Letter-to-Issuers-in-the-Federally-facilitated-Marketplaces-and-February-17-Addendum.pdf>