

**Bulletin 18-02**

To: Health Insurance Issuers  
From: Larry Deiter, Director  
Date: April 16, 2018  
Re: 2019 Product Filing Deadlines

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The Final 2019 Annual Letter to Issuers was released on April 9, 2018, by the Center for Consumer Information and Insurance Oversight, Centers for Medicare and Medicaid Services. 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. An issuer who intends to market or renew ACA-compliant products after January 1, 2019 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.

<u>Filing Category</u>	<u>Deadline</u>
Forms and Binder Templates Inside Exchange	May 24, 2018
Forms Outside Exchange Only	May 24, 2018
Rates Inside Exchange	June 1, 2018
Rates Outside Exchange Only	June 1, 2018

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 2019. This will include the mandatory filing of the Summary and Benefits Coverage document. Form and Binder filings **must** include a detailed cover letter. Specifics regarding the cover letter are outlined in the Filing Instructions.