

MISSISSIPPI INSURANCE DEPARTMENT

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MISSISSIPPI INSURANCE DEPARTMENT

BULLETIN 2020-11

REVISIONS TO BULLETIN 2020-8, ENTITLED "FORM AND RATE FILING GUIDANCE FOR INDIVIDUAL, SMALL GROUP, AND STAND-ALONE DENTAL PLANS IN MISSISSIPPI"

July 22, 2020

I. Purpose

This bulletin provides further guidance for filers of individual, small group, and stand-alone dental plans (SADP), offered inside and outside of (or both) the Federally-Facilitated Marketplace (FFM), that wish to issue or renew plans in Plan Year 2021.

II. 2021 Plan Year Filing Deadlines

In accordance with the United States Department of Health and Human Services (HHS) Timing and Submission and Posting of Rate Filing Justifications for 2020 Filing Year for Single Risk Pool Coverage, Issuers in a State with an Effective Rate Review Program must submit proposed rate filings for single risk pool coverage (both QHPs and non-QHPs) by a date set by the State, as long as the date is not later than July 22, 2020.

III. Filing Process

Plan and rate filings for applicable products should be made via the System for Electronic Rate and Form Filing (SERFF), with form filings submitted no later than May 22, 2020 and rate filings no later than July 3, 2020. Rate filings are expected to comply with the submission requirements outline in MID Bulletin 2011-7. Issuers seeking to offer Qualified Health Plans (QHPs) through the FFM must also follow the QHP certification process outlined in the 2020 HHS letter to Issuers and related guidance. In accordance with these rules, QHP applications must be submitted to the Centers for Medicare & Medicaid Services (CMS) via the Health Insurance Oversight System (HIOS) by June 17, 2020.

The Mississippi Insurance Department wants to assist issuers as they receive additional utilization and costs associated with COVID-19. Based on recent CMS guidance, issuers in States with Exchanges served by the Healthcare.gov platform must finalize all rate filings by August 26, 2020 at 3 pm. Based on the most recent guidance, MID will allow issuers to submit revised rates no later than 3 pm on August 17, 2020.

Please direct any questions to the Life and Health Actuarial Division at 601-359-2012.

Issued this the 22nd day of July, 2020.

MIKE CHANEY

COMMISSIONER OF INSURANCE