



MISSISSIPPI INSURANCE DEPARTMENT

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MISSISSIPPI INSURANCE DEPARTMENT BULLETIN 2020-8

FORM AND RATE FILING GUIDANCE FOR INDIVIDUAL, SMALL GROUP, AND STAND-ALONE DENTAL PLANS IN MISSISSIPPI April 14, 2020

I. Purpose

This bulletin provides 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. Rate Filing Justifications should be filed in HIOS no later than July 22, 2020 for QHP and non-QHP filings.

Please note that companies are encouraged to submit their filings with the Mississippi Insurance Department (MID) in advance of the dates outlined in this Bulletin. Companies that wait until the deadlines need to understand that their filing could fall into a compressed review timeline. Many times during the MID's review, companies are asked to respond to questions as well as provide additional information. If the companies are not able to provide the additional information in a timely manner, they run the risk of MID's review of their filing not being completed before the filing deadline.

In view of the COVID-19 pandemic, the dates outlined above are subject to change. In the event the Department of Health and Human Services modifies their dates, issuers will be provided an extension.

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

Issued this the 14th day of April, 2020.

A handwritten signature in black ink, appearing to read "Mike Chaney", with a long horizontal flourish extending to the right.

**MIKE CHANEY
COMMISSIONER OF INSURANCE**