



## MISSISSIPPI INSURANCE DEPARTMENT

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### MISSISSIPPI INSURANCE DEPARTMENT BULLETIN 2025-1

TO: ALL ISSUERS OF SINGLE RISK POOL INDIVIDUAL AND SMALL GROUP  
HEALTH NSURANCE PRODUCTS AND STAND-ALONE DENTAL PLANS  
IN MISSISSIPPI

FROM: MIKE CHANEY  
COMMISSIONER OF INSURANCE

DATE: MARCH 12, 2025

SUBJECT: FORM AND RATE FILING GUIDANCE FOR INDIVIDUAL, SMALL  
GROUP, AND STAND-ALONE DENTAL PLANS IN MISSISSIPPI

#### I. Purpose

This bulletin provides guidance for filers of individual, small group, and stand-alone dental plans (SADP) offered inside and/or outside of, the Federally-Facilitated Marketplace (EFM), that wish to issue or renew plans in Plan Year 2026.

#### 11. 2026 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 2026 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 16, 2025.

#### 111. 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 14, 2025, and rate filings no later than June 20, 2025. 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 2025

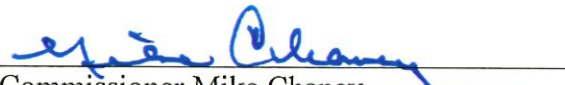
HHS Letter to Issuers and related guidance. In accordance with these rules, QHP applications must be submitted to the Centers for Medicare & Medicaid Services (CMS) via the Health Insurance Oversight System (HIOS) by July 16, 2025.

Currently, the enhanced PTC subsidies are scheduled to expire at the end of 2025 and it is uncertain if the administration will take action to extend them into 2026. Given the uncertainty, MID instructs Issuers to submit the primary rates as if the subsidies will expire. In addition, an alternative set of rate documentation assuming the subsidies are extended should be included in a section of Supporting Documentation labeled "Alternate Rate Information". This should include the URRT in .xslm format, the Part III Memorandum, Rate Table Template, and Form RII 7/02.

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 their filings could fall into a compressed review timeline. Many times during MID's review, companies are asked to respond to questions as well as provide additional information. If the companies are not able to provide additional information in a timely manner, they run the risk of MID's review of their filing not being complete before the HIOS deadline of July 16, 2025.

Please direct any questions to the Life and Health Actuarial Division at 601-359-3657.

Issued this, the 12th day of March, 2025.

  
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Commissioner Mike Chaney

