

2018 Issuer Guidance: Optional Small Group Quarterly Medical and Dental Rate Revisions

This is Plan Year 2018 (PY 2018) issuer guidance for submitting optional medical and dental quarterly rate revisions. DIFS will again be permitting revisions to quarterly rates starting with the 2nd quarter 2018. The timelines are accelerated as they were for PY2017 as CMS has stated rates must be final 75 days prior to the effective date. The timelines, requirements and relevant guidance for submitting revisions to small group rates for 2018 are as follows:

Filing Timelines:

- ***Revision of 2nd Quarter Small Group Rates – Due November 20, 2017***

Issuers wishing to revise their 2nd quarter small group rates must submit a new SERFF rate filing and request their binder be reopened by DIFS. Per the PY 2018 Bulletin, appropriate documents should be submitted in both the rate filing and binder no later than November 20, 2017. Issuers must also submit a corresponding HIOS filing by November 20, 2017.

- ***Revision of 3rd and/or 4th Quarter Small Group Rates – Due February 19, 2018***

Issuers wishing to revise their 3rd and/or 4th quarter small group rates must submit a new SERFF rate filing and request their binder be reopened by DIFS. Per the PY 2018 Bulletin, appropriate documents should be submitted in both the rate filing and binder no later than February 19, 2018. Issuers must also submit a corresponding HIOS filing by February 19, 2018.

****NOTE** – As in prior years DIFS will **not** provide a separate filing window for revisions to 4th quarter rates due to timing conflicts with the 2019 annual filing. Issuers wishing to revise 4th quarter rates *only* should submit their revisions by February 19, 2018.

Filing Requirements:

- Issuers must submit new rate filings in SERFF following the PY 2018 Bulletins (see links below). If applicable form changes are needed, please submit those simultaneously. New benefit designs will not be permitted.
- Filings must include rate revisions for subsequent quarters, adjusted only for trend. For example, 2nd quarter filings must include revised 3rd and 4th quarter rates adjusted only for trend from the revised 2nd quarter rates.
- Issuers should follow the current URR Instructions in submitting a HIOS filing. If the proposed increase for any medical product is 10% or higher, a Part II Written Description Justifying the Rate Increase is required.
- Federal templates required for quarterly rate filings:

- **Medical:** Rates, Business Rules, Part I Unified Rate Review, Part II Written Description Justifying the Rate Increase (if applicable), Part III Actuarial Memorandum.
- **Dental:** Rates, Business Rules
- These templates must be uploaded to both the rate/form filing and the binder.
- The Rates Template must include all 4 quarters of rates, not just the quarters being revised.

Links to Relevant Guidance:

[DIFS 2018 Bulletin](#) (Medical)

[DIFS 2018 Bulletin](#) (SADP)

[2018 Unified Rate Review \(URR\) Instructions](#)