Speed to Market Tools for Individual and Small Group Health Plan Rate Filings

**Purpose:** Speed to Market (STM) Tools provide guidance for preparing a filing. Although using the information in this document does not guarantee that your filing will be approved, it will expedite the review of your filing.

# Who should use this document?

**Applicable Licenses:** HCSCs, HMOs and Disability Issuers.

**Applicable TOIs:** H16I, HOrg02I, H16G, or HOrg02G.

**Other Information:** Both non-grandfathered and grandfathered health plans.

# Speed to Market Information

## General Information

### Per WAC 284-43-0200, all 2025 filings for individual health plans, small group health plans, and stand-alone dental plans that provide pediatric dental benefits as one of the essential health benefits must be filed by May 16, 2024. Issuers will be permitted to amend filings only at the direction of the commissioner. Filings not timely submitted will be rejected without review.

### Public Information: All rate filings submitted under this section are for-public rate filings. [RCW 48.02.120(4)]

### Experience: Under 45 CFR §156.80, the experience of all non-grandfathered individual plans must be pooled together for rating purposes, and the experience of all non-grandfathered small group plans must be pooled together for rating purposes.

### In SERFF, the top section of the Rate/Rule Schedule tab should be populated, as appropriate, with detailed information related to the prior rate filing.

### In SERFF, except for the rate schedules that need to be in the Rate/Rule Schedule tab, all other supporting documentation and information should be attached under the Supporting Documentation or URRT tab. The URRT tab also carries out a web service between SERFF and the Health Insurance Oversight System Unified Rate Review (HIOS URR) module. The service will be a gateway between NAIC and CMS for all URR documents, and these items will be automatically transferred to CMS when information is submitted to the state. Carriers are expected to follow the procedures provided by SERFF and CMS related to the documents required to be loaded in URRT tab.

## Health Plans for Non-grandfathered Individual and Small Groups Offered, Issued, or Renewed on or after January 1, 2025

### In SERFF, the top section of the Rate/Rule Schedule tab should be populated, as appropriate, with detailed information related to the prior rate filing.

### **STM - Rate Schedule Format:** Include a complete rate schedule in Excel file format and a PDF version of the Excel file. [See WAC 284-44A-060(2)(a), WAC 284-46A-060(2), WAC 284-58-033(2)]

#### Name the PDF file “Rate Schedule” and the Excel file “Rate Schedule Duplicate.xlsx.”

#### Use the appropriate rate schedule formatting file listed below to create your Excel rate schedule file ([OIC website](https://www.insurance.wa.gov/filing-instructions)):

##### For Individual: Format - Rates - 2025 Individual Nongrandfathered Health Plan Rate Schedule.

##### For Small Group: Format - Rates - 2025 Small Group Nongrandfathered Health Plan Rate Schedule.

### **STM – Experience Summary Format:** Complete and attach, in both Excel and PDF formats, the individual and small group rate filing summary for WAC 284-43-6660.

#### All issuers (HCSCs, HMOs, and disability carriers) are required to submit the individual and small group rate filing summary for WAC 284-43-6660.

#### Use the Excel formatting file: Format-Rates-WAC 284-43-6660 Summary Duplicate.xlsx ([OIC website](https://www.insurance.wa.gov/filing-instructions)).

#### Name the files “WAC 284-43-6660.pdf” and “WAC 284-43-6660 Duplicate.xlsx.”

### **STM – Filing Checklists and Certifications:** Complete and attach the following documents.

#### Uniform Product Modification Justification:

#### Checklist - RF - 2025 Individual Medical Uniform Product Modification Justification or Checklist - RF - 2025 Small Group Medical Uniform Product Modification Justification, as applicable ([OIC website](https://www.insurance.wa.gov/filing-instructions)).

Submit this Uniform Product Modification Justification (UPMJ) as a separate document in both PDF and Excel formats (the PDF file must exactly match the Excel file). The Excel file name must match the PDF file name except the Excel file name must end with “Duplicate.xlsx.”

#### For individual filings ([OIC website](https://www.insurance.wa.gov/filing-instructions)):

##### Checklist - Rates - 2025 Individual Nongrandfathered Health Plans

##### Certification - Rates - 2025 Mental Health and Substance Use Disorder Financial Reqs

##### Checklist - Rates - 2025 Individual Supplemental Checklist for 1332 Waiver Reporting

##### MHSUD Parity Calculation: Use the OIC’s Excel file template “Certification-Rates – 2025 MSHUD Parity Calculations.” Check the Parity Certification (Word) document for Mental Health and Substance Use Disorder Financial Requirements for additional instructions.

##### Submit both PDF and Excel formats (the PDF file must exactly match the Excel file). The Excel file name must match the PDF file name except the Excel file name must end with “Duplicate.xlsx.”

#### For small group filings ([OIC website](https://www.insurance.wa.gov/filing-instructions)):

##### Checklist - Rates - 2025 Small Group Nongrandfathered Health Plans

##### Certification - Rates - 2025 Mental Health and Substance Use Disorder Financial Reqs

##### MHSUD Parity Calculation: Use the OIC’s Excel file template “Certification-Rates - 2025 MSHUD Parity Calculations.” Check the Parity Certification (Word) document for Mental Health and Substance Use Disorder Financial Requirements for additional instructions.

##### Submit both PDF and Excel formats (the PDF file must exactly match the Excel file). The Excel file name must match the PDF file name except the Excel file name must end with “Duplicate.xlsx.”

### **STM – Benefit Components Format**: Complete and attach the following document.

#### Use the Excel formatting file: Format - Rates - 2025 Med Benefit Components.xlsm.

#### Submit the Benefit Components as a separate document in both PDF and Excel formats (the PDF file must exactly match the Excel file). Delete the Illustrative Example worksheet from the document before submitting. We recommend that you do not delete the Instructions tab, as doing so will also remove the buttons that allow you to add blank template worksheets and to correctly name the worksheets. Name the files “Benefit Components.pdf” and “Benefit Components Duplicate.xlsx.”

### Other Important Filing Guidance

#### Public Information

##### Per RCW 48.02.120(4), all non-grandfathered individual and small group rate filings are subject to public inspection.

#### Experience:

##### Under 45 CFR §156.80, the experience of all non-grandfathered individual plans must be pooled together for rating purposes, and the experience of all non-grandfathered small group plans must be pooled together for rating purposes.

## For Grandfathered Individual and Small Group Health Plans Renewed on or after January 1, 2014

### Scope of Section by TOI in SERFF: H16G, H16I, HOrg02G, or HOrg02I.

### In SERFF, the top section of the Rate/Rule Schedule tab should be populated, as appropriate, with detailed information related to the prior rate filing.

### Provide an Excel workbook including all built-in formulas and internal links used to generate the rate changes. The Excel workbook must be identical to each PDF file that supports and generates the rate changes. The PDFs must contain all hidden cells and worksheets from the Excel files. The Excel file names must end with “Duplicate.xlsx”.

### Other Important Filing Guidance

#### All state community rating requirements under RCW 48.20.028, 48.21.045(3), 48.44.022, 48.44.023(3), 48.46.064, and 48.46.066(3) apply to grandfathered health plans only. Federal Community rating requirements under 45 CFR §147.102 apply to non-grandfathered health plans. Per RCW 48.02.120(4), except for the numeric values of the small group rating factors as authorized by RCW 48.21.045(3)(a), 48.44.023(3)(a), and 48.46.066(3)(a) and unique new products specifically approved by the Commissioner, all individual and small group rate filings are subject to public inspection.

#### Experience:

##### Under the state community rating requirements, the experience of all grandfathered individual plans must be pooled together for rating purposes, and the experience of all grandfathered small group plans must be pooled together for rating purposes.

# Contact Us

### For filing related questions, contact the Rates, Forms, and Provider Networks Help Desk:

(360) 725-7111

rfhelpdesk@oic.wa.gov

### For feedback or suggestions, email us:

RFHealthplan@oic.wa.gov