Speed to Market Tools for Student Health Plan Rate Filings

**Purpose:** Speed to Market (STM) Tools provide guidance for preparing a filing. Although following this guidance does not guarantee that your filing will be approved, it will expedite our review process.

# Who should use this document?

**Applicable Licenses:** Disability issuers.

**Applicable TOIs:** H22.

**Speed to Market Information**

## General Information

### Your 2025-2026 school year student health plan rate filing will be rejected if it is submitted after May 15, 2025. Per WAC 284-43-0200, all 2026 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 15, 2025. Issuers will be permitted to amend filings only at the direction of the commissioner. Filings not timely submitted will be rejected without review. Per 45 CFR §147.145, student health insurance coverage is a type of individual health insurance coverage (as defined in 45 CFR §144.103) that is provided pursuant to a written agreement between an institution of higher education and a health insurance issuer and provided to students enrolled in that institution of higher education and their dependents.

### SERFF binders are not required for student health plans.

### Student health plans can only be issued by disability issuers per RCW 48.21.040(1)(c).

## STM – Rate Filing Information:

### In the public rate filing,

#### Under the Rate/Rule Schedule tab in SERFF:

##### Include a complete rate schedule as a separate PDF document [WAC 284-58-033(2)].

###### The rate schedule must include all of the following information for each plan:

Issuer Name,

2025-2026 School Year,

School Name(s) if applicable,

Plan Name,

The plan’s service area, and

The plan’s rates.

#### Under the Supporting Documentation tab in SERFF,

##### Complete and attach the following documents:

###### Checklist - Rates - 2025-2026 School Year Higher Education Student Health Plan document (provided on the [OIC website](https://www.insurance.wa.gov/filing-instructions)).

###### Certification - Rates - 2026 Mental Health and Substance Use Disorder Financial Req Parity

###### MHSUD Parity Calculation: You may use the OIC’s Excel file template “Certification - Rates - 2026 MSHUD Parity Calculations” or your own Excel file template. If you use your own Excel file template and the calculations are not clear to us, through the SERFF objection process, we may request that you provide calculations using the OIC template. Check the 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 match the Excel file exactly). The Excel file name must match the PDF file name, except the Excel file name must end with “Duplicate.xlsx.”

##### Attach a description of benefit components used for pricing. This document should summarize major benefits (or benefit categories) and the associated cost sharing (e.g., copays, coinsurances, deductibles, maximums, etc.).

##### Include a document that provides the following information:

###### For each student health plan:

State whether the plan will be issued to a specific college, multiple colleges (list the names of the colleges), or any college.

List the plan’s exact actuarial value (to two decimal points) and level of coverage (or next lowest level of coverage).

Indicate whether this is a new plan or a renewal plan.

Break out the overall percentage of rate impact by the percentage of rate impact due to the experience changes and the percentage of rate impact due to benefit and cost-sharing changes. If you are a new issuer to the market, indicate that all plans are new plans.

##### Include all other supporting documentation and justification that is subject to public inspection.

# Contact Us

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

(360) 725-7111

[rfhelpdesk@oic.wa.gov](mailto:rfhelpdesk@oic.wa.gov)

### For feedback or suggestions, email us:

[RFHealthplan@oic.wa.gov](mailto:RFHealthplan@oic.wa.gov)