Washington State SERFF Health and Disability Rate Filing General Instructions Draft

These instructions apply to rate filings from HCSCs and HMOs for all health plans, stand-alone dental, and stand-alone vision plans. Filers should see the instructions for the following types of coverages in the Washington State SERFF Life and Disability Rate and Form Filing General Instructions: Medicare Supplement and long-term care.

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INSTRUCTIONS

# Individual and Small Group Rate Filings

## Individual and Small Group Health Plans and Pediatric Dental Plans for HCSCs, HMOs and Disability Issuers

### Health Plans for Nongrandfathered Individual and Small Groups offered, issued, or renewed on or after January 1, 2020

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

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

#### For information regarding **Speed to Market (STM) Tools**,

##### For individual and small group health plan rate filings, see the file named “STM – Rates – Health – Individual and Small Group.”

##### This STM tool and related documents are provided on the [OIC’s website](https://www.insurance.wa.gov/filing-instructions).

#### Submission Requirements:

##### Under the General Information tab in SERFF:

###### In the SERFF Product Name field, the product name must start with “2020 Nongrandfathered [[Individual] or [Small Group]].”

In the above naming convention, include either “Individual” or “Small Group” based on the applicable market, but do not include both.

###### In the Corresponding Filing Tracking Number field, list all the SERFF Tracking Numbers of the corresponding form filings.

###### Properly complete the “Exchange Intentions” field.

###### In the Filing Description Field: Please indicate whether the filing was prepared with the intention of following the Speed to Market Tools referenced above.

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

###### Rate Action field:

If you offered plans in the previous plan year, select “Revised.”

Otherwise, select “New.”

###### Include a complete rate schedule.

If you choose to include both an Excel file format and PDF format, include the word “duplicate” in the Excel file name.

See Speed to Market Tools referenced at the beginning of this section for further guidance related to this item.

###### All other supporting documentation and information should be attached under the Supporting Documentation tab.

###### List the affected form numbers for each plan.

###### You must check the box “Add Rate Data” and populate all fields (including HIOS Product ID and HIOS Submission ID) with accurate data. For a new carrier, you may populate only the mandatory fields.

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

###### Parts I, II, and III requirements per RCW 48.02.120(5) and 45 CFR §154.215, 154.225, 147.102, and 156.80.

Attach in PDF and in Excel format, *Part I Unified Rate Review Template* (URRT).

The PDF file must be the PDF version of the Excel file.

You must name the Part I PDF file “Part I Unified Rate Review Template” and the Excel file “Part I Unified Rate Review Template Duplicate.xlsx”

Attach in PDF format, Part II Written Description Justifying the Rate Increase.

You must name the Part II PDF file “Part II Written Description Justifying the Rate Increase”

Attach in PDF format, *Part III Rate Filing Documentation and Actuarial Memorandum* as set forth by the US Department of Health and Human Services regulations under 45 CFR Part 154.

You must name the Part III PDF file “Part III Rate Filing Documentation and Actuarial Memorandum.”

###### Complete and attach the individual and small group rate filing summary under WAC 284-43-6660.

Name the file(s) “WAC 284-43-6660.”

If you choose to include both an Excel file format and PDF format, include the word “duplicate” in the Excel file name.

For an Excel version of WAC 284-43-6660, see the Speed to Market Tools referenced at the beginning of this section.

#### Your individual or small group rate filing will be rejected if your filing is submitted after the deadline. May 23, 2019 is the deadline for filing rates, forms and networks for individual market and small group market health plans and for stand-alone dental plans that offer the pediatric essential health benefit for plan year 2020. Filings not timely submitted will be rejected without review. [WAC 284-43-0200]

#### Rejected Filings will not be Re-Opened

##### If the OIC Technical Support Unit rejects your filing, you must submit a new filing following the procedures in our Rejection Notice and the Filing General Instructions.

### Stand Alone Pediatric Dental (SAPD) Plan for 2020 Plan Year

#### Scope of Section by TOI in SERFF: H10I.001 or H10G.001

##### For stand-alone dental plan rate filings, issuers are required to submit **only one** public rate filing and one not-for-public rate filing (if applicable) per **(individual or small group)** market.

#### For information regarding **Speed to Market (STM) Tools**,

##### For individual and small group Stand Alone Pediatric Dental rate filings, see the file named “STM – Rates – SAPD – Individual and Small Group.”

##### This STM tool and related documents are provided on the [OIC’s website](https://www.insurance.wa.gov/filing-instructions).

#### Submission Requirements for **ALL** stand-alone dental plans that provide pediatric dental benefits as one of the essential health benefits (EHBs).

##### These instructions apply to both the “For-Public” and “Not-for-Public” rate filings.

##### Both public and not-for-public rate filings must include public rates.

##### Under the General Information tab in SERFF:

###### The Product Name in SERFF must start with one of the following naming conventions to describe the rate filing’s intended market:

“Individual-EHB Dental-Both Inside and Outside Exchange – [[For-Public] or [Not-for-Public]]

“Individual-EHB Dental-Exchange Only – [[For-Public] or [Not-for-Public]]

“Individual-EHB Dental-Outside Exchange Only – [[For-Public] or [Not-for-Public]]

“Small Group-EHB Dental-Both Inside and Outside Exchange – [[For-Public] or [Not-for-Public]]

“Small Group-EHB Dental-Exchange Only – [[For-Public] or [Not-for-Public]]

“Small Group-EHB Dental-Outside Exchange Only – [[For-Public] or [Not-for-Public]]

###### Product Naming Convention Notes

If your filing includes plans only offered inside the Exchange and plans only offered outside the Exchange, use the naming convention in either 1.1 or 1.4 above.

In the above naming convention, include either “For-Public” or “Not-for-Public” based on the rate filing’s type, but do not include both.

###### In the Corresponding Filing Tracking Number field, list all the SERFF Tracking Numbers of the corresponding form filings and the corresponding rate filing (if you request a separate not-for-public rate filing).

###### In the Filing Description Field: Please indicate whether the filing was prepared with the intention of following the Speed to Market Tools referenced above.

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

###### Rate Action field:

If you offered plans in the previous plan year, select “Revised.”

Otherwise, select “New.”

###### List the affected form numbers for each plan.

###### Include a complete rate schedule.

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

###### Attach an actuarial certification as required by 45 CFR §156.150.

###### Complete and attach a filing summary under WAC 284-43-6660.

Name the file(s) “WAC 284-43-6660.”

If you choose to include both an Excel file format and PDF format, include the word “duplicate” in the Excel file name.

For an Excel version of WAC 284-43-6660, see the Speed to Market Tools referenced at the beginning of this section.

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

##### Additional submission requirements if you request some rate filing information to be proprietary (aka “not-for-public”) per RCW 48.02.120(3):

###### You must provide one public rate filing and one not-for-public rate filing. Not-for-public rate filings are subject to the same instructions and contain the same information as for-public rate filings except as described below.

###### Both public and not-for-public rate filings must include public rates.

###### In either the SERFF Filing Description on the General Information tab or in a separate document on the Supporting Documentation tab, provide your justification of requesting certain documents to be not-for-public per RCW 48.02.120(3), including a list of documents not included in the public rate filing.

###### In the public rate filing,

On the General Information tab:

Clearly state “For-Public” in SERFF Product Name field.

On the Supporting Documentation tab:

Include only supporting documentation and justification in the public filing that is subject to public inspection

###### In the not-for-public filing:

State clearly in SERFF Product Name Field under General Information tab “not-for-public.”

On the Supporting Documentation tab,

Include all documents provided in the public filing.

Include any additional documentation that is not for public inspection.

#### Your individual or small group rate filing will be rejected if your filing is submitted after the deadline. May 23, 2019 is the deadline for filing rates, forms and networks for individual market and small group market health plans and for stand-alone dental plans that offer the pediatric essential health benefit for plan year 2020. Filings not timely submitted will be rejected without review. [WAC 284-43-0200]

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

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

#### For information regarding **Speed to Market (STM) Tools** for individual and small group health plan rate filings,

##### See the file named “STM – Rates – Health – Individual and Small Group.”

##### This STM tool and related documents are provided on the [OIC’s website](https://www.insurance.wa.gov/filing-instructions).

#### Submission Requirements for all individual and small group rate filings:

##### Under the General Information tab in SERFF:

###### In the SERFF Product Name field, the product name must start with “Grandfathered [[Individual] or [Small Group]].”

In the above naming convention, include either “Individual” or “Small Group” based on the applicable market, but do not include both.

###### In the Corresponding Filing Tracking Number field, list all the SERFF Tracking Numbers of the corresponding form filings.

###### In the Filing Description field, please indicate whether the filing was prepared with the intention of following the Speed to Market Tools referenced above.

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

###### Rate Action field:

If you offered plans in the previous plan year, select “Revised.”

Otherwise, select “New.”

###### Include a complete rate schedule.

###### All supporting documentation and information should be attached to the Supporting Documentation tab.

###### List the affected form numbers for each plan.

###### Check the box to “Add Rate Data” and populate all fields with accurate data for the public filing. Do not check the box to “Add Rate Data” for the not-for-public filing.

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

###### Attach in PDF format and in Excel format, the Part I Unified Rate Review Template (URRT). [RCW 48.02.120(5)]

For Part I Unified Rate Review Template, the PDF file must include the PDF version of the Excel file.

Name the Part I PDF file “Part I Unified Rate Review Template” and the Excel file “Part I Unified Rate Review Template Duplicate.xlsx”

###### Attach in PDF format, the Part II Written Description Justifying the Rate Increase. [RCW 48.02.120(5)]

Name the Part II PDF file “Part II Written Description Justifying the Rate Increase.”

###### Attach in PDF format the Part III Actuarial Memorandum. [RCW 48.020.120(5)]

Name the Part III PDF file “Part III Rate Filing Documentation and Actuarial Memorandum.”

###### Attach a completed individual and small group rate filing summary under WAC 284-43-6660.

Name the file(s) “WAC 284-43-6660.”

If you choose to include both an Excel file format and PDF format, include the word “duplicate” in the Excel file name.

For an Excel version of WAC 284-43-6660, see the Speed to Market Tools referenced at the beginning of this section.

#### Your individual or small group rate filing will be rejected if your filing is submitted after the deadline. May 23, 2019 is the deadline for filing rates, forms and networks for individual market and small group market health plans and for stand-alone dental plans that offer the pediatric essential health benefit for plan year 2020. Filings not timely submitted will be rejected without review. [WAC 284-43-0200]

## Individual and Small Group (Non-Pediatric) Dental Only and Vision Only Plans for HCSCs and Disability Issuers

#### Scope of Section by TOI in SERFF: H10I, H10G, H20I, or H20G.

#### This section applies to plans which are not intended to provide the Pediatric Essential Health Benefits for oral care or vision.

#### For information regarding **Speed to Market (STM) Tools**,

##### See the file named “STM - Rates - Individual and Small Group Dental (Non-SAPD) and Vision Guidance.”

##### This STM tool and related documents are provided on the [OIC’s website](https://www.insurance.wa.gov/filing-instructions).

#### Submission Requirements:

##### These instructions apply to both public and not-for-public rate filings.

##### Under the General Information tab in SERFF:

###### In the SERFF Product Name Field,

For individual dental coverage, start the product name with one of the following naming conventions:

Filings for rate changes only: “Individual Dental Pool – Rate Changes only – [[For-Public] or [Not-for-Public]]”

Filings for rate Changes and adding new plans: “Individual Dental Pool – Rate Changes with New Plans – [[For-Public] or [Not-for-Public]]”

Filings for new plans only: “Individual Dental Pool – New Plans only – [[For-Public] or [Not-for-Public]]”

Replace “Individual” with “Small Group” and “Dental” with “Vision” in the above naming conventions, where appropriate.

If the filing is a public filing, include “public”; otherwise, state “not-for-public.”

###### In the Filing Description field: Please indicate whether the filing was prepared with the intention of following the Speed to Market Tools referenced above.

###### In the Corresponding Filing Tracking Number field, provide all applicable SERFF Tracking Numbers for the corresponding concurrent form filings for new plans and for the most recent corresponding rate and form filings for existing plans.

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

###### Rate Action field:

If you offered plans in the previous plan year, select “Revised.”

Otherwise, select “New.”

###### Include a complete rate schedule.

If you choose to include both an Excel file format and PDF format, include the word “duplicate” in the Excel file name.

###### List the affected form numbers for each plan.

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

###### Attach a document that lists all plans included in the rate filing. In the list, include the plan name, whether the plan is new or existing, and if existing, the average rate change requested for the plan.

Name the file “Plans Summary.”

###### Attach a completed individual and small group rate filing summary under WAC 284-43-6660.

Name the file(s) “WAC 284-43-6660.”

If you choose to include both an Excel file format and PDF format, include the word “duplicate” in the Excel file name.

For an Excel version of WAC 284-43-6660, see the Speed to Market Tools referenced at the beginning of this section.

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

##### Additional submission requirements if you request some rate filing information to be proprietary (aka “not-for-public”) per RCW 48.02.120(3):

###### You must provide one public rate filing and one not-for-public rate filing. Not-for-public rate filings are subject to the same instructions and contain the same information as for-public rate filings except as described below.

###### Both public and not-for-public rate filings must include public rates.

###### In either the SERFF Filing Description on the General Information tab or in a separate document on the Supporting Documentation tab, provide your justification of requesting certain documents to be not-for-public per RCW 48.02.120(3), including a list of documents not included in the public rate filing.

###### In the public rate filing,

On the General Information tab:

Clearly state “For-Public” in SERFF Product Name field.

On the Supporting Documentation tab:

Include only supporting documentation and justification in the public filing that is subject to public inspection

###### In the not-for-public filing:

State clearly in SERFF Product Name Field under General Information tab “not-for-public.”

On the Supporting Documentation tab,

Include all documents provided in the public filing.

Include any additional documentation that is not for public inspection.

# Large Group Rate Filings: Health Plans, Dental Only, and Vision Only Plans

## General Information

#### Scope of Section by TOI in SERFF: H16G, HOrg02G, H10G, or H20G.

#### Non-association large group rate filings in this section are not required to be submitted concurrently with the corresponding form filing.

#### For each non-association large group, the group’s rates can be filed utilizing one of the following two methods – (1) rates are filed before the rate schedule is used or (2) rates are filed as negotiated rates (either rates are negotiated or the corresponding contract forms are negotiated). You can use both filing methods, but you cannot mix and match these two methods in the same rate filing. For association rate filings, see Association Sections.

#### For information about Speed to Market (STM) Tools,

##### For health, dental only, and vision only large group plan rate filings, see the files named:

###### “STM – Rates – Health Dental Vision – Large Group Filings,” and

###### “STM – Rates – Health Dental Vision – Large Group Rate Manual Guidance.”

##### These STM tools and related documents are provided on the [OIC’s website](https://www.insurance.wa.gov/filing-instructions).

## For large group rate filings submitted under RCW 48.43.733(1) and WAC 284-43-6560(1): Large group rates that are not negotiated and are filed before the rate schedule is used.

#### Scope and applicability of this sub-section: This sub-section applies to health plans, dental only, and vision only coverage for non-association large groups where rates are set through standard rating methodology and filed before the rate schedule is used. For association filings, see Association sections.

#### Rate filing submission requirements

##### Under the General Information tab in SERFF:

###### In the SERFF Product Name field, use “Large Group Rate Manual – [Rate Manual Identifier] – [[For-Public] or [Not-for-Public]].”

Replace [Rate Manual Identifier] with a short descriptive identifier for the rate manual. This should distinguish the rate manual from other rate manuals the company may file.

Include either “For-Public” or “Not-for-Public” in the above naming convention, but not both.

###### In the Implementation Date Requested field, state a requested effective date or state “On Approval.”

###### In the Submission Type field, indicate the type of submission.

###### In the Overall Rate Impact field, state the average rate change percentage.

###### In the Corresponding Filing Tracking Number field, state all applicable SERFF Tracking Numbers for the corresponding rate and form filings. If the filing includes changes for a previously-filed rate manual, include the SERFF Tracking number for the last rate filing.

###### In the Filing Description Field: Please indicate whether the filing was prepared with the intention of following the Speed to Market Tools referenced above.

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

###### Attach the rates and rate schedules. [WAC 284-43-6520(10) and (11), WAC 284-43-6560(1), and WAC 284-43-6580]

Attach these documents in PDF file format.

You may attach Excel versions; however, they must duplicate the PDF versions and include “Duplicate” in the file names.

###### List the Rate Action as “revised” for all renewal filings and “new” for all filings with no rate history.

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

###### Complete and attach Filing Summary under WAC 284-43-6540.

Name the file “WAC 284-43-6540.pdf.”

If you choose to include both an Excel file format and PDF format, include the word “duplicate” in the Excel file name.

For an Excel version of WAC 284-43-6540, see the Speed to Market Tools referenced at the beginning of this section.

###### Attach all other supporting documents.

##### Additional submission requirements if you request some rate filing information to be proprietary (aka “not-for-public”) per RCW 48.02.120(3):

###### You must provide one public rate filing and one not-for-public rate filing. Not-for-public rate filings are subject to the same instructions and contain the same information as for-public rate filings except as described below.

###### Both public and not-for-public rate filings must include public rates.

###### In either the SERFF Filing Description on the General Information tab or in a separate document on the Supporting Documentation tab, provide your justification of requesting certain documents to be not-for-public per RCW 48.02.120(3), including a list of documents not included in the public rate filing.

###### In the public rate filing,

On the General Information tab:

Clearly state “For-Public” in SERFF Product Name field.

On the Supporting Documentation tab:

Include only supporting documentation and justification in the public filing that is subject to public inspection

###### In the not-for-public filing:

State clearly in SERFF Product Name Field under General Information tab “not-for-public.”

On the Supporting Documentation tab,

Include all documents provided in the public filing.

Include any additional documentation that is not for public inspection.

## For large group negotiated rate filings submitted under RCW 48.43.733(2) and WAC 284-43-6560(2):

#### Scope and applicability of this sub-section: This sub-section applies to health plans, dental only, and vision only coverage for non-association large groups or where “rates” are connected to a negotiated contract form and via negotiation with the group [WAC 284-43-6520(8) and (11); WAC 284-43-6560(2), (3), and (4)].

#### Rate filing submission requirements

##### Select the correct Type of Insurance (TOIs and Sub-TOIs) for the coverage:

###### For major medical coverage, use H16G.002C or HOrg02G.003D.

This type of filing includes major medical coverage. The filing can also include dental or vision coverage when a group purchases medical, and dental or vision coverage from the company.

###### If the group does not purchase major medical plan, for dental only coverage use, H10G.000.

These filings only include dental only coverage.

###### If the group does not purchase major medical plan, for vision only coverage, use H20G.

These filings only include vision only coverage.

##### Under the General Information tab in SERFF:

###### In the SERFF Product Name field, use one of the following naming conventions:

For a negotiated rate filing that includes rates for multiple large groups, use “Multiple Large Group Negotiated Rate Filing – New and Renewing [Rates Effective Date] – [[for-public] or [not-for-public]].”

Replace [Rates Effective Date] with the common effective date for the rates. All rates for multiple groups included in one rate filing must have the same effective date.

Include either “for-public” or “not-for-public,” but not both, in the above naming convention.

See the Speed to Market Tools referenced at the beginning of this section for helpful guidance, recommended template, and illustrative examples related to this filing methodology.

For a negotiated rate filing that includes rates only for a single group, use “Large Group Negotiated Rate Filing – [Group Name] – [[for-public] or [not-for-public]].”

Replace [Group Name] with the group’s name.

Include “for-public” or “not-for-public,” but not both, in the above naming convention.

See the Speed to Market Tools referenced at the beginning of this section for helpful guidance, recommended template, and illustrative examples related to this filing methodology.

###### In the Implementation Date Requested field, state the effective date of the rates.

For multiple group negotiated filings, the effective date in this field must match the effective date stated in the SERFF Product Name for multiple group negotiated filings.

###### In the Submission Type field, indicate the type of submission.

###### In the Overall Rate Impact field, if this is not a new group, state the average rate change percentage for a single group rate filing. Skip this field if you are filing multiple large group negotiated rates in one rate filing.

###### In the Corresponding Filing Tracking Number field,

For a multiple group rate filing, state the corresponding for-public and not-for-public rate filing SERFF Tracking Numbers if applicable.

For a single group rate filing, state all applicable SERFF Tracking Numbers for the rate filing and the corresponding form filing if applicable.

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

###### Attach all group information and rate schedules.

See the Speed to Market Tools referenced at the beginning of this section for helpful guidance, recommended template, and illustrative examples related to this item.

###### List the Rate Action as “revised” for filings that include renewal groups and “new” for filings with no rate history or only new groups.

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

###### Complete and attach one or more Filing Summaries under WAC 284-43-6540 for each rate filing, regardless if filing for multiple large groups, a single large group, new groups, or renewing groups. [WAC 284-43-6580]

Name the file “WAC 284-43-6540.pdf” if you attach only one filing summary. Otherwise, add text to identify the specific filing summary.

For an Excel version of WAC 284-43-6540, see the Speed to Market Tools referenced at the beginning of this section.

See STM tools for more information.

###### Attach all other supporting documents.

##### Additional submission requirements if you request some rate filing information to be proprietary (aka “not-for-public”) per RCW 48.02.120(3):

###### You must provide one public rate filing and one not-for-public rate filing. Not-for-public rate filings are subject to the same instructions and contain the same information as for-public rate filings except as described below.

###### Both public and not-for-public rate filings must include public rates.

###### In either the SERFF Filing Description on the General Information tab or in a separate document on the Supporting Documentation tab, provide your justification of requesting certain documents to be not-for-public per RCW 48.02.120(3), including a list of documents not included in the public rate filing.

###### In the public rate filing,

On the General Information tab:

Clearly state “For-Public” in SERFF Product Name field.

On the Supporting Documentation tab:

Include only supporting documentation and justification in the public filing that is subject to public inspection

###### In the not-for-public filing:

State clearly in SERFF Product Name Field under General Information tab “not-for-public.”

On the Supporting Documentation tab,

Include all documents provided in the public filing.

Include any additional documentation that is not for public inspection.

# Association Rate Filings for HCSCs, HMOs and Disability Issuers

## Health Plans for Closed Pool Grandfathered Associations or Closed Pool Member-Governed Groups under WAC 284-43-0330 (3), (4) and (5).

#### Scope and applicability of this sub-section: Filings for Grandfathered association health plans.

#### Rate filing submission requirements

##### Under the General Information tab in SERFF:

###### Start the SERFF Product Name with “Grandfathered Association or Member-Governed Group Closed Pool Rate Filing–[Name of the Association]”

Replace [Name of the Association] with the actual name of the association or member-governed group closed pool.

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

###### Include a public rate schedule. [WAC 284-43-0330(3)(a)]

Must file a large group rate filing which includes rates and rate filing information only for the closed pool enrollees. [WAC 284-43-0330(3)(a)]

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

###### Provide a certification on the Supporting Documentation tab in SERFF as described in WAC 284-43-0330(3)(b).

For each grandfathered plan issued to an association or member-governed group, at a minimum, the items stated in WAC 284-43-0330(4) must be provided.

###### Provide a completed filing summary under WAC 284-43-6540 with the experience only for this large group.

Name the file(s) “WAC 284-43-6540.”

If you choose to include both an Excel file format and PDF format, include the word “duplicate” in the Excel file name.

For an Excel version of WAC 284-43-6540, see the Speed to Market Tools referenced at the beginning of this section.

##### Additional submission requirements if you request some rate filing information to be proprietary (aka “not-for-public”) per RCW 48.02.120(3):

###### You must provide one public rate filing and one not-for-public rate filing. Not-for-public rate filings are subject to the same instructions and contain the same information as for-public rate filings except as described below.

###### Both public and not-for-public rate filings must include public rates.

###### In either the SERFF Filing Description on the General Information tab or in a separate document on the Supporting Documentation tab, provide your justification of requesting certain documents to be not-for-public per RCW 48.02.120(3), including a list of documents not included in the public rate filing.

###### In the public rate filing,

On the General Information tab:

Clearly state “For-Public” in SERFF Product Name field.

On the Supporting Documentation tab:

Include only supporting documentation and justification in the public filing that is subject to public inspection

###### In the not-for-public filing:

State clearly in SERFF Product Name Field under General Information tab “not-for-public.”

On the Supporting Documentation tab,

Include all documents provided in the public filing.

Include any additional documentation that is not for public inspection.

## Non-Grandfathered Association Health Plans

#### **Pathway 1 Association:** Bona fide group or association of employers to whom the health plan is issued constitutes an employer under 29 U.S.C. §1002(5) of the Employee Retirement Income Security Act (ERISA) of 1974 and Department of Labor (“DOL”) guidance issued prior to June 21, 2018 under WAC 284-43-0330(1) and (2).

##### General Information

###### Must be a small group plan under Section I if the number of participants is fifty or less. [WAC 284-43-0330(1)]

###### If the number of participants is more than fifty, must file a single large group rate filing which includes rates and rate filing information only for this group. [WAC 284-43-0330(2)]

###### You must submit a separate public rate filing for all new or renewing association groups and for revisions of previous association rate filings; the rate filing must be complete and include a rate schedule.

##### For information about **Speed to Market (STM) Tools**,

###### See the file named “STM – Rates – Health Dental Vision – Large Group Filings.”

###### This STM tool and related documents are provided on the [OIC’s website](https://www.insurance.wa.gov/filing-instructions).

##### Rate filing submission requirements

###### Under the General Information tab in SERFF:

Start the SERFF Product Name with “Pathway 1 Association or group under 29 U.S.C. Section 1002(5) of ERISA – [Name of the Association] – [[For-Public] or [Not-for-Public]].”

Replace [Name of the Association] in the above naming convention with the actual name of the association.

Include either “For-Public” or “Not-for-Public” in the above naming convention, but not both.

In the Corresponding Filing Tracking Number field, list all tracking numbers for the corresponding filings (form filing, public rate filing, and not-for-public rate filing, if applicable).

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

Provide the rate schedule and group information per WAC 284-43-6560 and WAC 284-43-6580.

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

Provide a completed filing summary under WAC 284-43-6540 with the experience only for this large group.

Name the file(s) “WAC 284-43-6540.”

If you choose to include both an Excel file format and PDF format, include the word “duplicate” in the Excel file name.

For an Excel version of WAC 284-43-6540, see the Speed to Market Tools referenced at the beginning of this section.

##### Additional submission requirements if you request some rate filing information to be proprietary (aka “not-for-public”) per RCW 48.02.120(3):

###### You must provide one public rate filing and one not-for-public rate filing. Not-for-public rate filings are subject to the same instructions and contain the same information as for-public rate filings except as described below.

###### Both public and not-for-public rate filings must include public rates.

###### In either the SERFF Filing Description on the General Information tab or in a separate document on the Supporting Documentation tab, provide your justification of requesting certain documents to be not-for-public per RCW 48.02.120(3), including a list of documents not included in the public rate filing.

###### In the public rate filing,

On the General Information tab:

Clearly state “For-Public” in SERFF Product Name field.

On the Supporting Documentation tab:

Include only supporting documentation and justification in the public filing that is subject to public inspection

###### In the not-for-public filing:

State clearly in SERFF Product Name Field under General Information tab “not-for-public.”

On the Supporting Documentation tab,

Include all documents provided in the public filing.

Include any additional documentation that is not for public inspection.

#### Pathway 2 Association Health Plans (Defined in WAC 284-43-9000)

##### Submission Requirements

###### Under the General Information tab in SERFF:

The Product Name in SERFF must use the following naming conventions: “Pathway 2 Association or group – [Association Name] – [[For-Public] or [Not-for-Public]]”;

Replace [Name of the Association] in the above naming convention with the actual name of the association.

Include either “For-Public” or “Not-for-Public” in the above naming convention, but not both.

In the Corresponding Filing Tracking Number field, list all tracking numbers for the corresponding filings (form filing, public rate filing, and not-for-public rate filing, if applicable).

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

Provide a complete rate schedule for the association or group. [WAC 284-43-9020(1) and (3)]

###### Under the Supporting Documentation tab in SERFF, provide the required documents under WAC 284-43-9020(2) and (4).

##### Additional submission requirements if you request some rate filing information to be proprietary (aka “not-for-public”) per RCW 48.02.120(3):

###### You must provide one public rate filing and one not-for-public rate filing. Not-for-public rate filings are subject to the same instructions and contain the same information as for-public rate filings except as described below.

###### Both public and not-for-public rate filings must include public rates.

###### In either the SERFF Filing Description on the General Information tab or in a separate document on the Supporting Documentation tab, provide your justification of requesting certain documents to be not-for-public per RCW 48.02.120(3), including a list of documents not included in the public rate filing.

###### In the public rate filing,

On the General Information tab:

Clearly state “For-Public” in SERFF Product Name field.

On the Supporting Documentation tab:

Include only supporting documentation and justification in the public filing that is subject to public inspection

###### In the not-for-public filing:

State clearly in SERFF Product Name Field under General Information tab “not-for-public.”

On the Supporting Documentation tab,

Include all documents provided in the public filing.

Include any additional documentation that is not for public inspection.

## Dental Only or Vision Only Plans for Association or Member-Governed Groups

#### Scope and applicability of this sub-section:

##### Applies to filings for:

###### Large group **association** dental only plans, and

###### Large group **association** vision only plans.

#### For information about Speed to Market (STM) Tools,

##### See the file named “STM – Rates – Health Dental Vision – Large Group Filings.”

##### This STM tool and related documents are provided on the [OIC’s website](https://www.insurance.wa.gov/filing-instructions).

#### Rate filing submission requirements

##### Under the General Information tab in SERFF:

###### In the SERFF Product Name field, use “Association [[Dental Only] or [Vision Only]] Rate Filing – [Group Name] – [[For-Public] or [Not-for-Public]]”

Include either “Dental Only” or “Vision Only,” but not both, in the above naming convention.

Replace [Group Name] in the above naming convention with the actual group’s name.

Include either “For-Public” or “Not-for-Public,” but not both, in the above naming convention.

###### In the Submission Type field, indicate the type of submission.

###### In the Corresponding Filing Tracking Number field, indicate all applicable SERFF Tracking Numbers for the corresponding rate and form filings.

###### In the Filing Description Field: Please indicate whether the filing was prepared with the intention of following the Speed to Market Tools referenced above.

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

###### Attach applicable group information and rate schedules. [WAC 284-43-6520(11) and WAC 284-43-6580]

See the Speed to Market Tools referenced at the beginning of this section for helpful guidance, recommended template, and illustrative examples related to this filing methodology.

###### List the Rate Action as “revised” for all renewal filings and “new” for all filings with no rate history.

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

###### Complete and attach Filing Summary under WAC 284-43-6540.

Name the file “WAC 284-43-6540.pdf”

For an Excel version of WAC 284-43-6540, see the Speed to Market Tools referenced at the beginning of this section.

###### Attach all other supporting documents.

##### Additional submission requirements if you request some rate filing information to be proprietary (aka “not-for-public”) per RCW 48.02.120(3):

###### You must provide one public rate filing and one not-for-public rate filing. Not-for-public rate filings are subject to the same instructions and contain the same information as for-public rate filings except as described below.

###### Both public and not-for-public rate filings must include public rates.

###### In either the SERFF Filing Description on the General Information tab or in a separate document on the Supporting Documentation tab, provide your justification of requesting certain documents to be not-for-public per RCW 48.02.120(3), including a list of documents not included in the public rate filing.

###### In the public rate filing,

On the General Information tab:

Clearly state “For-Public” in SERFF Product Name field.

On the Supporting Documentation tab:

Include only supporting documentation and justification in the public filing that is subject to public inspection

###### In the not-for-public filing:

State clearly in SERFF Product Name Field under General Information tab “not-for-public.”

On the Supporting Documentation tab,

Include all documents provided in the public filing.

Include any additional documentation that is not for public inspection.

# Short-Term Limited Duration Medical Plan Instructions

## General Information

#### Scope of Section by Type of Insurance (TOI) in SERFF: H15I.002 and H15G.004.

#### For definition of short-term limited duration medical plan, see WAC 284-43-8000(1).

#### Rates, or modification of rates, for short-term limited duration medical plans must not be used until filed with and approved in writing by the commissioner. [WAC 284-43-8020]

## Submission Requirements:

#### Under the General Information tab in SERFF:

##### In the SERFF Product Name field, the product name must start with “Short-term limited duration medical plan.”

##### In the Corresponding Filing Tracking Number field, list all the SERFF Tracking Numbers of the corresponding form filings.

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

##### Rate Action field:

###### If you offered plans in the previous plan year, select “Revised.”

###### Otherwise, select “New.”

##### Include a complete rate schedule. [WAC 284-43-8020(2)]

###### If you choose to include both an Excel file format and PDF format, include the word “duplicate” in the Excel file name.

##### All other supporting documentation and information should be attached under the Supporting Documentation tab.

##### List the affected form numbers for each plan.

# Your filing is incomplete and will be rejected if:

#### We cannot download your filing into our back office system. There are a number of reasons why we cannot download filings into our back office system. The most common reasons include:

#### Attachments are not formatted using a Distiller in PDF format.

#### An incorrect CoCode number is entered in the Filing Company Information, under the Companies and Contact tab. This CoCode number is the same number as your company's 5-digit NAIC number.

#### Health Care Service Contractors and Health Maintenance Organizations do not populate the company tracking number field.

#### You include an incorrect or incomplete Type of Insurance (TOI) or Sub-TOI as listed on the NAIC Uniform Life, Accident & Health, Annuity and Credit Product Coding Matrix.

#### Documents in the filing are not machine readable.

# Rejected Filings will not be Re-Opened

#### If the OIC Technical Support Unit rejects your filing, you must submit a new filing following the procedures in our Rejection Notice and Filing General Instructions.

# SERFF Objection Letter Response Requirements for Rate Filings

#### Unless instructed otherwise, all attachments to responses must be in PDF format.

#### When responding to an objection letter, you must use SERFF’s Amend Filing function.

#### You must answer each objection individually, completely, and in a timely manner.

#### Never use a General Update to change a filing after it has been reviewed by an OIC analyst.

#### Rates accepted for review generally cannot be changed, other than changes required to be made in response to objections.

# Request to make a change to a rate filing after it was accepted for review; Direction for permission to amend filings under WAC 284-43-0200

#### You must send a Note to Reviewer requesting to replace, modify, add, or withdraw the rate filing after it has been accepted for review. The Note to Reviewer must be sent in the filing you are requesting to change.

#### Your analyst will notify you in a Note to Filer whether your request is accepted or denied.

##### If your request is denied, you may not modify the filing. You may request the filing be withdrawn.

##### If your request is accepted, you may update your filing as directed in the Note to Filer.

#### Do not use “Note to Reviewer” to submit an objection response.

# After a Final Disposition by OIC Analyst

#### After final disposition by an OIC Analyst, you may not change or correct the filing. You must make a new filing in SERFF.

# Contact Us

#### For filing related questions, contact the Rates & Forms Help Desk:

(360) 725-7111

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

#### For feedback or suggestions, email us:

[insert mailbox address and/or link to webpage feedback form]