

# Washington State SERFF Life, Health and Disability Rate Filing General Instructions

---

## TABLE OF CONTENTS

---

<b>I.</b>	<b>INDIVIDUAL AND SMALL GROUP RATE FILINGS: HEALTH PLANS, DENTAL ONLY PLANS, AND VISION ONLY PLANS</b>	<b>2</b>
	.....	
<b>I.A.</b>	<b>INDIVIDUAL AND SMALL GROUP HEALTH PLANS AND PEDIATRIC DENTAL PLANS</b>	<b>2</b>
	<i>I.A.1. Health Plans for Nongrandfathered Individual and Small Groups offered, issued, or renewed on or after January 1, 2023</i> .....	<b>2</b>
	<i>I.A.2. Stand Alone Pediatric Dental (SAPD) Plan for Plan Year 2023</i> .....	<b>4</b>
	<i>I.A.3. Additional Submission Requirements for (Religious) Carriers Excluding Certain Mandated Benefits as Permitted under RCW 48.43.725</i> .....	<b>7</b>
<b>I.B.</b>	<b>FOR GRANDFATHERED INDIVIDUAL AND SMALL GROUP HEALTH PLANS RENEWED ON OR AFTER JANUARY 1, 2014</b>	<b>8</b>
<b>I.C.</b>	<b>INDIVIDUAL AND SMALL GROUP (NON-PEDIATRIC) DENTAL ONLY AND VISION ONLY PLANS FOR HCSCs AND DISABILITY ISSUERS</b>	<b>9</b>
	.....	
<b>I.D.</b>	<b>STUDENT HEALTH PLANS RATE FILINGS</b> .....	<b>12</b>
<b>II.</b>	<b>LARGE GROUP RATE FILINGS: HEALTH PLANS, DENTAL ONLY PLANS, AND VISION ONLY PLANS</b> .....	<b>15</b>
<b>II.A.</b>	<b>GENERAL INFORMATION</b> .....	<b>15</b>
<b>II.B.</b>	<b>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)</b> .....	<b>15</b>
<b>II.C.</b>	<b>FOR LARGE GROUP NEGOTIATED RATE FILINGS SUBMITTED UNDER RCW 48.43.733(2) AND WAC 284-43-6560(2)</b> .	<b>17</b>
<b>II.D.</b>	<b>ADDITIONAL SUBMISSION REQUIREMENTS FOR (RELIGIOUS) CARRIERS EXCLUDING CERTAIN MANDATED BENEFITS AS PERMITTED UNDER RCW 48.43.725</b> .....	<b>20</b>
<b>II.E.</b>	<b>ADDITIONAL SUBMISSION REQUIREMENTS FOR CARRIERS ADDING A NEW GROUP WITH IMPLEMENTATION CREDITS PER RCW 48.30.140 AND RCW 48.30.150</b> .....	<b>21</b>
<b>II.F.</b>	<b>ADDITIONAL SUBMISSION REQUIREMENTS FOR CARRIERS FILING FOR GROUP CONTRACTS WITH PERFORMANCE STANDARDS PER SHB 1052</b> .....	<b>21</b>
<b>III.</b>	<b>ASSOCIATION RATE FILINGS: HEALTH PLANS, DENTAL ONLY PLANS, AND VISION ONLY PLANS</b> .....	<b>22</b>
<b>III.A.</b>	<b>HEALTH PLANS FOR CLOSED POOL GRANDFATHERED ASSOCIATIONS OR CLOSED POOL MEMBER-GOVERNED GROUPS UNDER WAC 284-43-0330 (3), (4) AND (5)</b> .....	<b>22</b>
<b>III.B.</b>	<b>NONGRANDFATHERED ASSOCIATION HEALTH PLANS</b> .....	<b>24</b>
<b>III.C.</b>	<b>RATE FILING FOR GOVERNMENTAL ASSOCIATION HEALTH PLANS (WAC 284-43-8120)</b> .....	<b>26</b>
<b>III.D.</b>	<b>DENTAL ONLY OR VISION ONLY PLANS FOR ASSOCIATION OR MEMBER-GOVERNED GROUPS</b> .....	<b>28</b>
<b>IV.</b>	<b>DISCRETIONARY GROUP RATE FILINGS UNDER RCW 48.21.010(2): DENTAL ONLY PLANS OR VISION ONLY PLANS (DISABILITY ISSUERS ONLY)</b> .....	<b>30</b>

V.	SHORT-TERM LIMITED DURATION MEDICAL PLAN INSTRUCTIONS .....	32
VI.	GENERAL DISABILITY RATE FILINGS.....	33
VII.	STOP LOSS RATE FILINGS .....	37
VIII.	MEDICARE SUPPLEMENT FILINGS .....	39
VIII.A.	MEDICARE SUPPLEMENT RATE FILINGS.....	39
VIII.B.	MEDICARE SUPPLEMENT REPORTS .....	41
IX.	PRESCRIPTION DRUG PLANS THAT SUPPLEMENT A MEDICARE PART D EMPLOYER GROUP WAIVER PLAN43	
X.	LONG-TERM CARE RATE FILINGS.....	44
XI.	LIFE INSURANCE RATES FILINGS.....	47
XII.	YOUR FILING IS INCOMPLETE AND WILL BE REJECTED IF.....	47
XIII.	REJECTED FILINGS WILL NOT BE REOPENED.....	47
XIV.	SERFF OBJECTION LETTER RESPONSE REQUIREMENTS FOR RATE FILINGS .....	47
XV.	REQUESTING TO MODIFY A RATE FILING AFTER IT WAS ACCEPTED FOR REVIEW.....	48
XVI.	AFTER A FINAL DISPOSITION BY AN OIC ANALYST .....	48
XVII.	CONTACT US.....	48

# INSTRUCTIONS

---

## I. Individual and Small Group Rate Filings: Health Plans, Dental Only Plans, and Vision Only Plans

---

### I.A. Individual and Small Group Health Plans and Pediatric Dental Plans

#### I.A.1. Health Plans for Nongrandfathered Individual and Small Groups offered, issued, or renewed on or after January 1, 2023

- (a) Scope of Section by Type of Insurance (TOI) in SERFF: H16I, HOrg02I, H16G, and HOrg02G.
- (b) Public Information: All rate filings submitted under this section are for-public rate filings. [RCW 48.02.120(4)]
- (c) For information regarding **Speed to Market (STM) Tools**:
  - (i) For individual and small group health plan rate filings, see the file named “STM – Rates – Health – Individual and Small Group.”
  - (ii) This STM Tool and related documents are provided on the [OIC’s website](#).
- (d) Submission Requirements:
  - (i) Under the General Information tab in SERFF:

1. In the SERFF Product Name field, the product name must start with "2023 Nongrandfathered [[Individual] or [Small Group]]."
    - 1.1 In the above naming convention, include either "Individual" or "Small Group" based on the applicable market, but do not include both.
  2. In the Corresponding Filing Tracking Number field, list all SERFF Tracking Numbers of corresponding form filings.
  3. Properly complete the "Exchange Intentions" field.
  4. If you prepared the filing with the intent to follow the Speed to Market (STM) Tools referenced above, please state this in the Filing Description field.
- (ii) Under the Rate/Rule Schedule tab in SERFF:
1. 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.
  2. Rate Schedule items:
    - 2.1 List the affected form numbers for each plan.
    - 2.2 Rate Action field:
      - 2.2.1 If you offered plans in the previous plan year, select "Revised."
      - 2.2.2 Otherwise, select "New."
    - 2.3 Rate Action Information field, if the rate action selected is "Revised," enter the previous rate filing's SERFF Tracking Number.
    - 2.4 Attach a complete rate schedule.
      - 2.4.1 You must include both an Excel file format and PDF format. The file names must match except that the Excel spreadsheet name should end with "duplicate."
      - 2.4.2 See the Speed to Market (STM) Tools referenced at the beginning of this section for further guidance related to this item.
- (iii) For plan year filings starting 2023, there is a new separate URRT tab between the Rate/Rule schedule and the Supporting Documentation tab that is applicable to Unified Rate Review (URR) submissions.
- Under the URRT tab in SERFF:
1. The first item on the new URRT tab is a question asking if the filing which is being created is applicable to URR submissions. Please select "Yes."
  2. Parts I, II, and III requirements per RCW 48.02.120(5) and 45 CFR §154.215, 154.225, 147.102, and 156.80.
    - 2.1 Attach, in PDF and in Excel file formats, Part I Unified Rate Review Template (URRT). Load the Excel file in the Unified Rate Review Template section of the URRT tab and the PDF version in the Other Supporting Documents section of the URRT tab.
      - 2.1.1 The PDF file must show all contents of the Excel file.

- 2.1.2 You must name the Part I PDF file "Part I Unified Rate Review Template."
- 2.1.3 If SERFF allows renaming the Excel file after validation, name the Part I Excel file "Part I Unified Rate Review Template Duplicate."
- 2.2 Attach, in PDF format, Part II Written Description Justifying the Rate Increase.
  - 2.2.1 Part II are required per RCW 48.02.120(5) for all individual and small group health plan rate filings. You must name the Part II PDF file "Part II Written Description Justifying the Rate Increase."
  - 2.2.2 Load Part II under Consumer Justification Narrative section of the URRT tab."
- 2.3 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.
  - 2.3.1 You must name the Part III PDF file "Part III Rate Filing Documentation and Actuarial Memorandum."
  - 2.3.2 Load Part III under Actuarial Memorandum section of the URRT tab.
  - 2.3.3 If a document is required to be loaded under "Actuarial Memorandum – Redacted" section of the URRT tab, load the same (un-redacted) Part III document. Per RCW 48.02.120, all individual and small group health plan rate filings must be public. Carriers are not allowed to redact any information in these rate filings.
- (iv) Under the Supporting Documentation tab in SERFF:
  - 1. Attach a completed individual and small group rate filing summary, as shown in WAC 284-43-6660.
    - 1.1 Name the file(s) "WAC 284-43-6660."
    - 1.2 You must include both an Excel file format and PDF format. The file names must match except that the Excel spreadsheet name should end with "duplicate."
    - 1.3 For an Excel version of WAC 284-43-6660, see the Speed to Market (STM) Tools referenced at the beginning of this section.
- (e) Your individual or small group rate filing will be rejected if your filing is submitted after the deadline. May 19, 2022 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 2023. Filings not timely submitted will be rejected without review. [WAC 284-43-0200]. Rejected filings will not be reopened.

#### **I.A.2. Stand Alone Pediatric Dental (SAPD) Plan for Plan Year 2023**

- (a) Scope of Section by TOI in SERFF: H10I.001 and H10G.001.
  - (i) For stand-alone dental plan rate filings, issuers must submit **only one** for-public rate filing and may submit one not-for-public rate filing (if applicable) per **(individual or small group)** market.

- (b) For information regarding **Speed to Market (STM) Tools**:
- (i) For individual and small group Stand Alone Pediatric Dental rate filings, see the file named "STM – Rates – SAPD – Individual and Small Group."
  - (ii) This STM Tool and related documents are provided on the [OIC's website](#).
- (c) Submission requirements for **ALL** stand-alone dental plans that provide pediatric dental benefits as one of the essential health benefits (EHBs):
- (i) These instructions apply to both "for-public" and "not-for-public" rate filings.
  - (ii) Both for-public and not-for-public rate filings must include public rates.
  - (iii) Under the General Information tab in SERFF:
    - 1. The Product Name in SERFF must start with one of the following naming conventions to describe the rate filing's intended market:
      - 1.1 "Individual-EHB Dental-Both Inside and Outside Exchange – [[For-Public] or [Not-for-Public]]
      - 1.2 "Individual-EHB Dental-Exchange Only – [[For-Public] or [Not-for-Public]]
      - 1.3 "Individual-EHB Dental-Outside Exchange Only – [[For-Public] or [Not-for-Public]]
      - 1.4 "Small Group-EHB Dental-Both Inside and Outside Exchange – [[For-Public] or [Not-for-Public]]
      - 1.5 "Small Group-EHB Dental-Exchange Only – [[For-Public] or [Not-for-Public]]
      - 1.6 "Small Group-EHB Dental-Outside Exchange Only – [[For-Public] or [Not-for-Public]]
    - 2. Product Naming Convention Notes:
      - 2.1 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.
      - 2.2 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.
    - 3. In the Corresponding Filing Tracking Number field, list all SERFF Tracking Numbers of corresponding form filings and the corresponding rate filing (if you request a separate not-for-public rate filing).
    - 4. If you prepared the filing with the intent to follow the Speed to Market (STM) Tools referenced above, please state this in the Filing Description field.
  - (iv) Under the Rate/Rule Schedule tab in SERFF:
    - 1. Rate Schedule items:
      - 1.1 List the affected form numbers for each plan.
      - 1.2 Rate Action field:
        - 1.2.1 If you offered plans in the previous plan year, select "Revised."
        - 1.2.2 Otherwise, select "New."

- 1.3 Rate Action Information field: If the rate action selected is "Revised," enter the previous rate filing's SERFF Tracking Number.
- 1.4 Attach a complete rate schedule.
  - 1.4.1 If you choose to include the rate schedule in both an Excel file format and PDF format, then the file names must match except that the Excel spreadsheet name should end with "duplicate."
  - 1.4.2 See the Speed to Market (STM) Tools referenced at the beginning of this section for further guidance related to this item.
- (v) For plan year filings starting 2023, there is a new separate URRT schedule tab between the Rate/Rule schedule and the Supporting Documentation tab that is applicable to URR submissions.

Under the URRT tab in SERFF:

  1. If the URRT tab is visible in SERFF, the first item on the new URRT tab is a question asking if the filing which is being created is applicable to URR submissions. Please select "No."
- (vi) Under the Supporting Documentation tab in SERFF:
  1. Attach an actuarial certification per 45 CFR §156.150.
  2. Attach a completed filing summary per WAC 284-43-6660.
    - 2.1 Name the file(s) "WAC 284-43-6660."
    - 2.2 If you choose to include WAC 284-43-6660 in both an Excel file format and PDF format, then the file names must match except that the Excel spreadsheet name should end with "duplicate."
    - 2.3 For an Excel version of WAC 284-43-6660, see the Speed to Market (STM) Tools referenced at the beginning of this section.
  3. Include all other supporting documentation and justification that are subject to public inspection.
- (vii) Additional submission requirements for rate filings that include proprietary ("not-for-public") information per RCW 48.02.120(3):
  1. You must provide one for-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.
  2. Both for-public and not-for-public rate filings must include public rates.
  3. In both for-public and not-for-public filings, 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.
  4. In the for-public rate filing,
    - 4.1 On the General Information tab in SERFF:
      - 4.1.1 Clearly state "For-Public" in SERFF Product Name field.

- 4.2 On the Supporting Documentation tab in SERFF:
    - 4.2.1 Include only supporting documentation and justification that is subject to public inspection.
  - 5. In the not-for-public filing:
    - 5.1 On the General Information tab in SERFF:
      - 5.1.1 State "not-for-public" in the SERFF Product Name field.
    - 5.2 On the Supporting Documentation tab in SERFF:
      - 5.2.1 Include all documents provided in the for-public filing.
      - 5.2.2 Include any additional documentation that is not for public inspection.
- (d) Your individual or small group rate filing will be rejected if your filing is submitted after the deadline. May 19, 2022 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 2023. Filings not timely submitted will be rejected without review. [WAC 284-43-0200]. Rejected filings will not be reopened.

**I.A.3. Additional Submission Requirements for (Religious) Carriers Excluding Certain Mandated Benefits as Permitted under RCW 48.43.725**

- (a) On the Supporting Documentation tab in SERFF, submit the following information in the rate filing (per WAC 284-43-6590):
  - (i) Include a cover letter and, as a separate supporting document, a description of the excluded benefits and the specific state or federal law permitting the benefit exclusion. Name the cover letter "Letter for Exclusion under WAC 284-43-6590."
  - (ii) Submit the supporting documentation for calculating the amount of the estimated fee, per member per month and in total. The estimated fee in total must be the actuarial equivalent of costs attributed to the provision and administration of the excluded benefit for members in the (individual or small group) rating pool. The carrier must include a separate certification by a member of the American Academy of Actuaries (MAAA) that the estimated fee in total is the actuarial equivalent of costs attributed to the provision and administration of the excluded benefit.
  - (iii) If the health carrier intends to request the commissioner's approval to waive the fee, the health carrier must also submit the following documents:
    - 1. A separate document requesting a fee waiver. Name the document "Fee Waiver Request."
    - 2. A description of any excluded mandated or required benefit and the specific state or federal law permitting the benefit exclusion.
    - 3. A detailed description of alternative access provided by the carrier to any excluded mandated or required benefit. The description should include sufficient information for the commissioner to determine whether a carrier excluding a mandated or required benefit has provided enrollees alternative access to such benefit.

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

- (a) Scope of Section by TOI in SERFF: H16I, HOrg02I, H16G, and HOrg02G.
- (b) For information regarding **Speed to Market (STM) Tools** for individual and small group health plan rate filings:
  - (i) See the file named "STM – Rates – Health – Individual and Small Group."
  - (ii) This STM Tool and related documents are provided on the [OIC's website](#).
- (c) Submission requirements for all individual and small group rate filings:
  - (i) Under the General Information tab in SERFF:
    - 1. In the SERFF Product Name field, the product name must start with "Grandfathered [[Individual] or [Small Group]]."
      - 1.1 In the above naming convention, include either "Individual" or "Small Group" based on the applicable market, but do not include both.
    - 2. In the Corresponding Filing Tracking Number field, list all SERFF Tracking Numbers of corresponding form filings.
    - 3. If you prepared the filing with the intent to follow the Speed to Market (STM) Tools referenced above, please state this in the Filing Description field.
  - (ii) Under the Rate/Rule Schedule tab in SERFF:
    - 1. For the for-public filing, check the box to "Add Rate Data" and populate all fields with accurate data. Do not check the box to "Add Rate Data" in the not-for-public filing.
    - 2. Rate Schedule items:
      - 2.1 List the affected form numbers for each plan.
      - 2.2 Rate Action field:
        - 2.2.1 If you offered plans in the previous plan year, select "Revised."
        - 2.2.2 Otherwise, select "New."
      - 2.3 Rate Action Information field, if the rate action selected is "Revised," enter the previous rate filing's SERFF Tracking Number.
      - 2.4 Attach a complete rate schedule.
        - 2.4.1 If you choose to include rate schedule in both an Excel file format and PDF format, then the file names must match except that the Excel spreadsheet name should end with "duplicate."
        - 2.4.2 See the Speed to Market (STM) Tools referenced at the beginning of this section for further guidance related to this item.
  - (iii) For plan year filings starting 2023, there is a new separate URRT schedule tab between the Rate/Rule schedule and the Supporting Documentation tab that is applicable to URR submissions.  
Under the URRT tab in SERFF:



1. The first item on the new URRT tab is a question asking if the filing which is being created is applicable to URR submissions. Please select “No” to signify that the Parts I, II, and III documents submitted for grandfathered health plans should not be uploaded to HIOS.
- (iv) Under the Supporting Documentation tab in SERFF:
1. Attach in PDF format and in Excel format, the Part I Unified Rate Review Template (URRT). [RCW 48.02.120(5)]
    - 1.1 The PDF file must include all contents of the Excel file.
    - 1.2 Name the Part I PDF file “Part I Unified Rate Review Template” and the Excel file “Part I Unified Rate Review Template Duplicate.xlsx”
  2. Attach in PDF format, the Part II Written Description Justifying the Rate Increase. [RCW 48.02.120(5)]
    - 2.1 Name the Part II PDF file “Part II Written Description Justifying the Rate Increase.”
  3. Attach, in PDF format, Part III Rate Filing Documentation and Actuarial Memorandum. [RCW 48.020.120(5)]
    - 3.1 Name the Part III PDF file “Part III Rate Filing Documentation and Actuarial Memorandum.”
  4. Attach a completed individual and small group rate filing summary per WAC 284-43-6660.
    - 4.1 Name the file(s) “WAC 284-43-6660.”
    - 4.2 If you choose to include WAC 284-43-6660 in both an Excel file format and PDF format, then the file names must match except that the Excel spreadsheet name should end with “duplicate.”
    - 4.3 For an Excel version of WAC 284-43-6660, see the Speed to Market (STM) Tools referenced at the beginning of this section.
- (d) Your individual or small group rate filing will be rejected if your filing is submitted after the deadline. May 19, 2022 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 2023. Filings not timely submitted will be rejected without review. [WAC 284-43-0200]. Rejected filings will not be reopened

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

- (a) Scope of Section by TOI in SERFF: H10I, H10G, H20I, and H20G.
- (b) This section applies to plans that are not intended to provide the Pediatric Essential Health Benefits for oral care or vision.
- (c) For information regarding **Speed to Market (STM) Tools**:

- (i) See the file named "STM - Rates - Individual and Small Group Dental (Non-SAPD) and Vision Guidance."
- (ii) This STM Tool and related documents are provided on the [OIC's website](#).
- (d) Submission Requirements:
  - (i) Rate and form filings for new plans must be filed concurrently.
  - (ii) These instructions apply to both for-public and not-for-public rate filings.
  - (iii) Under the General Information tab in SERFF:
    - 1. In the SERFF Product Name Field:
      - 1.1 For individual dental coverage, start the product name with one of the following naming conventions:
        - 1.1.1 Filings for rate changes only: "Individual Dental Pool – Rate Changes Only – [[For-Public] or [Not-for-Public]]"
        - 1.1.2 Filings for rate changes and adding new plans: "Individual Dental Pool – Rate Changes with New Plans – [[For-Public] or [Not-for-Public]]"
        - 1.1.3 Filings for new plans only: "Individual Dental Pool – New Plans Only – [[For-Public] or [Not-for-Public]]"
      - 1.2 Replace "Individual" with "Small Group" and "Dental" with "Vision" in the above naming conventions, where appropriate.
      - 1.3 If the filing is a for-public filing, include "For-Public"; otherwise, include "Not-For-Public."
    - 2. 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.
    - 3. If you prepared the filing with the intent to follow the Speed to Market (STM) Tools referenced above, please state this in the Filing Description field.
  - (iv) Under the Rate/Rule Schedule tab in SERFF:
    - 1. Rate Schedule items:
      - 1.1 List the affected form numbers for each plan.
      - 1.2 Rate Action field:
        - 1.2.1 If you offered plans in the previous plan year, select "Revised."
        - 1.2.2 Otherwise, select "New."
      - 1.3 Rate Action Information field: If the rate action selected is "Revised," enter the previous rate filing's SERFF Tracking Number.
      - 1.4 Attach a complete rate schedule.
        - 1.4.1 Include base rate adjustment factors and applicable service area (statewide or a list of counties).

1.4.2 If you choose to include rate schedule in both an Excel file format and PDF format, then the file names must match except that the Excel spreadsheet name should end with "duplicate."

- (v) For plan year filings starting 2023, there is a new separate URRT schedule tab between the Rate/Rule schedule and the Supporting Documentation tab that is applicable to URR submissions.

Under the URRT tab in SERFF:

- 1. If the URRT tab is visible in SERFF, the first item on the new URRT tab is a question asking if the filing which is being created is applicable to URR submissions. Please select "No."

- (vi) Under the Supporting Documentation tab in SERFF:

- 1. 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.

1.1 Name the file "Plans Summary."

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

2.1 Name the file(s) "WAC 284-43-6660."

2.2 If you choose to include WAC 284-43-6660 in both an Excel file format and PDF format, then the file names must match except that the Excel spreadsheet name should end with "duplicate."

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

- 3. Include all other supporting documentation and justification that are subject to public inspection.

- (vii) Additional submission requirements for rate filings that include proprietary ("not-for-public") information per RCW 48.02.120(3):

- 1. You must provide one for-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.
- 2. Both for-public and not-for-public rate filings must include public rates.
- 3. In both for-public and not-for-public filings, 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.

- 4. In the for-public rate filing,

4.1 On the General Information tab in SERFF:

4.1.1 Clearly state "For-Public" in SERFF Product Name field.

4.2 On the Supporting Documentation tab in SERFF:

- 4.2.1 Include only supporting documentation and justification that is subject to public inspection.
5. In the not-for-public filing:
  - 5.1 On the General Information tab in SERFF:
    - 5.1.1 Clearly state “not-for-public” in SERFF Product Name field.
  - 5.2 On the Supporting Documentation tab in SERFF:
    - 5.2.1 Include all documents provided in the for-public filing.
    - 5.2.2 Include any additional documentation that is not for public inspection.

## I.D. Student Health Plans Rate Filings

- (a) Scope of Section by Type of Insurance (TOI) in SERFF: H22.
- (b) For information regarding the **Speed to Market (STM) Tools**:
  - (i) See the file named “Checklist – Rates – 2022-2023 School Year Higher Education Student Health Plans”
  - (ii) This STM Tool and related documents are provided on the [OIC’s website](#).
- (c) Issuers must submit only one for-public rate filing and may submit one not-for-public rate filing (if applicable) for all student health plans.
- (d) Submission Requirements:
  - (i) Under the General Information tab in SERFF:
    1. The Product Name in SERFF must include the following naming conventions to describe your filing:
      - 1.1 “2022-2023 School Year Student Health Plan – [[For-Public] or [Not-For-Public]]”
    2. In the Corresponding Filing Tracking Number field, indicate all applicable SERFF Tracking Numbers for the corresponding form filings for new plans and for the most recent corresponding rate and form filings for existing plans.
    3. If you prepared the filing with the intent to follow the Speed to Market (STM) Tools referenced above, please state this in the Filing Description field.
  - (ii) Under the Rate/Rule Schedule tab in SERFF:
    1. Rate Schedule items:
      - 1.1 List the affected form number for each plan.
      - 1.2 Rate Action field:
        - 1.2.1 If you offered plans in the previous school year, select “Revised.”
        - 1.2.2 Otherwise, select “New.”
      - 1.3 Rate Action Information field: If the rate action selected is “Revised,” enter the previous rate filing’s SERFF Tracking Number.

1.4 Attach a complete rate schedule in both an Excel file format and PDF format. The file names must match except that the Excel spreadsheet name should end with "duplicate."

- (iii) For plan year filings starting 2023, there is a new separate URRT schedule tab between the Rate/Rule schedule and the Supporting Documentation tab that is applicable to URR submissions.

Under the URRT tab in SERFF:

- 1. If the URRT tab is visible in SERFF, the first item on the new URRT tab is a question asking if the filing which is being created is applicable to URR submissions. Please select "No."

- (iv) Under the Supporting Documentation tab in SERFF:

- 1. Include all other supporting documentation and justification that are subject to public inspection.

- (e) Additional submission requirements for rate filings that include proprietary ("not-for-public") information per RCW 48.02.120(3):

- (i) You must provide one for-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.
- (ii) Both for-public and not-for-public rate filings must include public rates.
- (iii) In both for-public and not-for-public filings, 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.
- (iv) In the for-public rate filing,
  - 1. On the General Information tab in SERFF:
    - 1.1 Clearly state "For-Public" in SERFF Product Name field.
  - 2. On the Supporting Documentation tab in SERFF:
    - 2.1 Include only supporting documentation and justification that is subject to public inspection.
- (v) In the not-for-public filing:
  - 1.1 On the General Information tab in SERFF:
    - 1.2 Clearly state "not-for-public" in SERFF Product Name field.
  - 2. On the Supporting Documentation tab in SERFF:
    - 2.1 Include all documents provided in the for-public filing.
    - 2.2 Include any additional documentation that is not for public inspection.

- (f) Your 2022-2023 school year student health plan rate filing will be rejected if the filing is submitted after May 19, 2022. Per WAC 284-43-0200, all 2023 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 19, 2022. 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. The 2022-2023 School Year student health plan filings are due May 19, 2022. Rejected filings will not be reopened.

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

---

### II.A. General Information

- (a) Scope of Section by TOI in SERFF: H16G, HOrg02G, H10G, or H20G.
- (b) Non-association large group rate filings in this section are not required to be submitted concurrently with the corresponding form filing.
- (c) 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.
- (d) For information regarding the **Speed to Market (STM) Tools**
  - (i) For health, dental only, and vision only large group plan rate filings, see the files named:
    - 1. "STM – Rates – Health Dental Vision – Large Group Filings" and
    - 2. "STM – Rates – Health Dental Vision – Large Group Rate Manual Guidance."
  - (ii) These STM Tools and related documents are provided on the [OIC's website](#).

### II.B. 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)

- (a) Scope and applicability of this subsection: This subsection 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.
- (b) Rate filing submission requirements:
  - (i) Under the General Information tab in SERFF:
    - 1. In the SERFF Product Name field, use "Large Group Rate Manual – [Rate Manual Identifier] – [[For-Public] or [Not-for-Public]]."
      - 1.1 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.
      - 1.2 Include either "For-Public" or "Not-for-Public" in the above naming convention, but not both.
    - 2. In the Effective Date Requested field, state a requested effective date or state "On Approval."
    - 3. In the Submission Type field, indicate the type of submission.

4. In the Overall Rate Impact field, state the average rate change percentage.
  5. 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 previous rate filing.
  6. If you prepared the filing with the intent to follow the Speed to Market (STM) Tools referenced above, please state this in the Filing Description field.
- (ii) Under the Rate/Rule Schedule tab in SERFF:
1. Rate Schedule items:
    - 1.1 Rate Action field:
      - 1.1.1 For all renewal filings, select "Revised."
      - 1.1.2 For all filings with no rate history, select "New".
    - 1.2 In the Rate Action Information field, if the rate action selected is "Revised," enter the previous rate filing's SERFF Tracking Number.
    - 1.3 Attach the rates and rate schedules. [WAC 284-43-6520(10) and (11), WAC 284-43-6560(1), and WAC 284-43-6580]
      - 1.3.1 Attach these documents in PDF file format.
      - 1.3.2 If you choose to include rate schedule in both an Excel file format and PDF format, then the file names must match except that the Excel spreadsheet name should end with "duplicate."
- (iii) For plan year filings starting 2023, there is a new separate URRT schedule tab between the Rate/Rule schedule and the Supporting Documentation tab that is applicable to URR submissions.
- Under the URRT tab in SERFF:
1. If the URRT tab is visible in SERFF, the first item on the new URRT tab is a question asking if the filing which is being created is applicable to URR submissions. Please select "No."
- (iv) Under the Supporting Documentation tab in SERFF:
1. Attach a completed filing summary per WAC 284-43-6540.
    - 1.1 Name the file "WAC 284-43-6540[Specifier].pdf."
      - 1.1.1 Either remove "[Specifier]" or replace it with your additional file name details.
    - 1.2 If you choose to include WAC 284-43-6540 in both an Excel file format and PDF format, then the file names must match except that the Excel spreadsheet name should end with "duplicate."
    - 1.3 For an Excel version of WAC 284-43-6540, see the Speed to Market (STM) Tools referenced at the beginning of this section.
  2. Attach all other supporting documents.



- (v) Additional submission requirements for rate filings that include proprietary (“not-for-public”) information per RCW 48.02.120(3):
  - 1. You must provide one for-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.
  - 2. Both for-public and not-for-public rate filings must include public rates.
  - 3. In both for-public and not-for-public filings, 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.
  - 4. In the for-public rate filing,
    - 4.1 On the General Information tab in SERFF:
      - 4.1.1 Clearly state “For-Public” in SERFF Product Name field.
    - 4.2 On the Supporting Documentation tab in SERFF:
      - 4.2.1 Include only supporting documentation and justification that is subject to public inspection.
  - 5. In the not-for-public filing:
    - 5.1 On the General Information tab in SERFF:
      - 5.1.1 Clearly state “not-for-public” in SERFF Product Name field.
    - 5.2 On the Supporting Documentation tab in SERFF:
      - 5.2.1 Include all documents provided in the for-public filing.
      - 5.2.2 Include any additional documentation that is not for public inspection.

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

- (a) Scope and applicability of this subsection: This subsection 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)].
- (b) Rate filing submission requirements
  - (i) Per WAC 284-44A-060, rates must be filed in a rate filing, not a form filing.
  - (ii) Select the correct Type of Insurance (TOIs and Sub-TOIs) for the coverage:
    - 1. For major medical coverage, use H16G.002C or HOrg02G.003D.
      - 1.1 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.
    - 2. If the group does not a purchase major medical plan, for dental only coverage, use H10G.000.

- 2.1 These filings only include dental only coverage.
  3. If the group does not purchase a major medical plan, for vision only coverage, use H20G.
    - 3.1 These filings only include vision only coverage.
- (iii) Under the General Information tab in SERFF:
1. In the SERFF Product Name field, use one of the following naming conventions:
    - 1.1 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]]."
      - 1.1.1 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.
      - 1.1.2 Include either "For-Public" or "Not-For-Public," but not both, in the above naming convention.
      - 1.1.3 See the Speed to Market (STM) Tools referenced at the beginning of this section for helpful guidance, the recommended template, and illustrative examples related to this filing method.
    - 1.2 For a negotiated rate filing that includes rates for only a single group, use "Large Group Negotiated Rate Filing – [Group Name] – [[For-Public] or [Not-For-Public]]."
      - 1.2.1 Replace "[Group Name]" with the group's name.
      - 1.2.2 Include "For-Public" or "Not-For-Public," but not both, in the above naming convention.
      - 1.2.3 See the Speed to Market (STM) Tools referenced at the beginning of this section for helpful guidance, the recommended template(s), and illustrative examples related to this filing methodology.
  2. In the Effective Date Requested field, state the effective date of the rates.
    - 2.1 For multiple-group negotiated filings, the effective date in this field must match the effective date stated in the SERFF Product Name.
  3. In the Submission Type field, indicate the type of submission.
  4. 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 rates for multiple large groups in one rate filing.
  5. In the Corresponding Filing Tracking Number field:
    - 5.1 For a multiple group rate filing, state the corresponding for-public or not-for-public rate filing SERFF Tracking Numbers if applicable.
    - 5.2 For a single group rate filing, state all SERFF Tracking Numbers for applicable rate and form filings.
- (iv) Under the Rate/Rule Schedule tab in SERFF:

1. Rate Schedule items:
  - 1.1 Rate Action field:
    - 1.1.1 For filings that include renewal groups, select "Revised."
    - 1.1.2 For filings with no rate history or only new groups, select "New."
  2. Attach all group information and rate schedules.
    - 2.1 Attach these documents in PDF file format.
    - 2.2 See the Speed to Market (STM) Tools referenced at the beginning of this section for helpful guidance, the recommended template(s), and illustrative examples related to this item.
- (v) For plan year filings starting 2023, there is a new separate URRT schedule tab between the Rate/Rule schedule and the Supporting Documentation tab that is applicable to URR submissions.

Under the URRT tab in SERFF:

  1. If the URRT tab is visible in SERFF, the first item on the new URRT tab is a question asking if the filing which is being created is applicable to URR submissions. Please select "No."
- (vi) Under the Supporting Documentation tab in SERFF:
  1. Attach one or more completed filing summaries per WAC 284-43-6540, for each rate filing, regardless of whether you are filing for multiple large groups, a single large group, new groups, or renewing groups. [WAC 284-43-6580]
    - 1.1 Name the file "WAC 284-43-6540.pdf" if you attach only one filing summary. Otherwise, add text to identify the specific filing summary.
    - 1.2 If you choose to include rate schedule in both an Excel file format and PDF format, then the file names must match except that the Excel spreadsheet name should end with "duplicate."
    - 1.3 For an Excel version of WAC 284-43-6540, see the Speed to Market (STM) Tools referenced at the beginning of this section.
    - 1.4 See the STM Tools for more information.
  2. Attach all other supporting documents.
- (vii) Additional submission requirements for rate filings that include proprietary ("not-for-public") information per RCW 48.02.120(3):
  1. 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. The not-for-public filing includes all the information in the for-public rate filing and the not-for-public information. The for-public rate filing includes only the for-public information. Note: For multiple large group filings, the Excel copy of the Multiple Large Group Negotiated Rate Filing Template should be submitted in only the for-public filing.
  2. Both for-public and not-for-public rate filings must include public rates.

3. In both for-public and not-for-public filings, 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.
4. In the for-public rate filing,
  - 4.1 On the General Information tab in SERFF:
    - 4.1.1 Clearly state "For-Public" in SERFF Product Name field.
  - 4.2 On the Supporting Documentation tab in SERFF:
    - 4.2.1 Include only supporting documentation and justification that is subject to public inspection.
5. In the not-for-public filing:
  - 5.1 On the General Information tab in SERFF:
    - 5.1.1 Clearly state "not-for-public." in SERFF Product Name field.
  - 5.2 On the Supporting Documentation tab in SERFF:
    - 5.2.1 Include all documents provided in the for-public filing.
    - 5.2.2 Include any additional documentation that is not for public inspection.

## **II.D. Additional Submission Requirements for (Religious) Carriers Excluding Certain Mandated Benefits as Permitted under RCW 48.43.725**

- (a) You must submit as a single large group and follow the instructions in II.C above, including II.C(b)(iii) (1.2).
- (b) On the Supporting Documentation tab in SERFF, submit the following information in the rate filing (per WAC 284-43-6590):
  - (i) Include a cover letter and, as a separate supporting document, a description of the excluded benefits and the specific state or federal law permitting the benefit exclusion. Name the cover letter "Letter for Exclusion under WAC 284-43-6590."
  - (ii) Submit the supporting documentation for calculating the amount of the estimated fee, per member per month and in total. The estimated fee in total must be the actuarial equivalent of costs attributed to the provision and administration of the excluded benefit for members in the (individual or small group) rating pool. The carrier must include a separate certification by a member of the American Academy of Actuaries (MAAA) that the estimated fee in total is the actuarial equivalent of costs attributed to the provision and administration of the excluded benefit.
  - (iii) If the health carrier intends to request the commissioner's approval to waive the fee, the health carrier must also submit the following documents:
    1. A separate document requesting a fee waiver. Name the document "Fee Waiver Request."

2. A description of any excluded mandated or required benefit and the specific state or federal law permitting the benefit exclusion.
3. A detailed description of alternative access provided by the carrier to any excluded mandated or required benefit. The description should include sufficient information for the commissioner to determine whether a carrier excluding a mandated or required benefit has provided enrollees alternative access to such benefit.

## **II.E. Additional Submission Requirements for Carriers Adding a New Group with Implementation Credits per RCW 48.30.140 and RCW 48.30.150**

- (a) This section applies to carriers issuing payment to offset documented expenses incurred by a group policyholder in changing coverage from one insurer to another.
  - (i) You must submit a negotiated rate filing under Section II.C.(b)(iii) (1.2) that includes rates for only this single group. The rate filing and corresponding form filing must be filed concurrently.
  - (ii) The SERFF Product Name field must include the wording “[Large Group Negotiated Rate Filing – [Group Name] – New Group with Implementation Credits - [[For-Public] or [Not-For-Public]]”
    1. If the filing is for a group for which you are also including a performance standards provision, the Product Name field must include the wording “[Large Group Negotiated Rate Filing – [Group Name] – New Group with Implementation Credits and Performance Standards - [[For-Public] or [Not-For-Public]]” instead.
  - (iii) Include the following statement in the rate schedule: “The implementation credit is part of the premium for the purposes of RCW 48.14.020 and 48.14.0201.”
  - (iv) Except for the items mentioned above, you must follow the instructions in the specific section of this document that apply to the single case rate filing based on its TOI.

## **II.F. Additional Submission Requirements for Carriers Filing for Group Contracts with Performance Standards per SHB 1052**

- (a) This section applies to insurers or health carriers including a "performance standard," which means, per SHB 1052, "a contractual provision in a group insurance contract that establishes a specific standard for the insurer's or health carrier's performance of an obligation in the contract, and under which the insurer or health carrier is required to remit a penalty payment, based on a percentage of the premium or a set dollar amount, to the group policyholder for the next policy term if the insurer or health carrier fails to comply with the standard."

- (i) You must submit a negotiated rate filing under Section II.C.(b)(iii) (1.2) that includes rates for only this single group. The rate filing and corresponding form filing must be filed concurrently.
- (ii) The SERFF Product Name field must include the wording “[Large Group Negotiated Rate Filing – [Group Name] – with Performance Standards - [[For-Public] or [Not-For-Public]]”
  - 1. If the filing is for a new group for which you are also including implementation credits, the Product Name field must include the wording “[Large Group Negotiated Rate Filing – [Group Name] – New Group with Implementation Credits and Performance Standards - [[For-Public] or [Not-For-Public]]” instead.
- (iii) Include the following statement in the rate schedule: “Remittance of a performance payment to the group policyholder is not a return premium for purposes of RCW 48.14.020 and 48.14.0201.”
- (iv) Except for the items mentioned above, you must follow the instructions in the specific section of this document that apply to the single case rate filing based on its TOI.

### **III. Association Rate Filings: Health Plans, Dental Only Plans, and Vision Only Plans**

---

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

- (a) Scope and applicability of this subsection: Filings for Grandfathered association health plans.
- (b) Rate filing submission requirements:
  - (i) Under the General Information tab in SERFF:
    - 1. Start the SERFF Product Name with “Grandfathered Association or Member-Governed Group Closed Pool Rate Filing - [Name of the Association]”
      - 1.1 Replace “[Name of the Association]” with the actual name of the association or member-governed group closed pool.
  - (ii) Under the Rate/Rule Schedule tab in SERFF:
    - 1. Rate Schedule items: Include a public rate schedule. [WAC 284-43-0330(3)(a)]
      - 1.1 You must file a large group rate filing that includes rates and rate filing information for only the closed pool enrollees. [WAC 284-43-0330(3)(a)]
  - (iii) For plan year filings starting 2023, there is a new separate URRT schedule tab between the Rate/Rule schedule and the Supporting Documentation tab that is applicable to URR submissions.

Under the URRT tab in SERFF:

1. If the URRT tab is visible in SERFF, the first item on the new URRT tab is a question asking if the filing which is being created is applicable to URR submissions. Please select "No."

(iv) Under the Supporting Documentation tab in SERFF:

1. Provide a certification as described in WAC 284-43-0330(3)(b). (Note: WAC 284-43-0330 has been recodified to WAC 284-43-8140)
  - 1.1 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.
2. Attach a completed filing summary per WAC 284-43-6540. Include the experience of only this large group.
  - 2.1 Name the file(s) "WAC 284-43-6540."
  - 2.2 If you choose to include rate schedule in both an Excel file format and PDF format, then the file names must match except that the Excel spreadsheet name should end with "duplicate."
  - 2.3 For an Excel version of WAC 284-43-6540, see the Speed to Market (STM) Tools referenced at the beginning of this section.
3. Attach all other supporting documents.

(v) Additional submission requirements for rate filings that include proprietary ("not-for-public") information per RCW 48.02.120(3):

1. You must provide one for-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.
2. Both for-public and not-for-public rate filings must include public rates.
3. In both for-public and not-for-public filings, 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.
4. In the for-public rate filing,
  - 4.1 On the General Information tab in SERFF:
    - 4.1.1 Clearly state "For-Public" in SERFF Product Name field.
  - 4.2 On the Supporting Documentation tab in SERFF:
    - 4.2.1 Include only supporting documentation and justification that is subject to public inspection.
5. In the not-for-public filing:
  - 5.1 On the General Information tab in SERFF:
  - 5.2 Clearly state "not-for-public." in SERFF Product Name field

5.3 On the Supporting Documentation tab in SERFF:

5.3.1 Include all documents provided in the for-public filing.

5.3.2 Include any additional documentation that is not for public inspection.

### III.B. Nongrandfathered Association Health Plans

(a) **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 U.S. Department of Labor ("DOL") guidance related to Pathway 1 Association Health Plans. See WAC 284-43-8100.

(i) General Information:

1. The plan must be a small group plan under Section I, if the number of participants is fifty or less. [WAC 284-43-0330(1)] (Note: WAC 284-43-0330 has been recodified to WAC 284-43-8140).
2. If the number of participants is more than fifty, you must file a single large group rate filing that includes rates and rate filing information only for this group. [WAC 284-43-0330(2)]
3. You must submit a separate for-public rate filing for all new and renewing association groups and for revisions of previous association rate filings; each rate filing must be complete and include a rate schedule.

(ii) For information regarding the **Speed to Market (STM) Tools:**

1. See the file named "STM – Rates – Health Dental Vision – Large Group Filings."
2. This STM Tool and related documents are provided on the [OIC's website](#).

(iii) Rate filing submission requirements:

1. Under the General Information tab in SERFF:
  - 1.1 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]]."
    - 1.1.1 Replace "[Name of the Association]" in the above naming convention with the actual name of the association.
    - 1.1.2 Include either "For-Public" or "Not-for-Public" in the above naming convention, but not both.
  - 1.2 In the Corresponding Filing Tracking Number field, list all tracking numbers of the corresponding filings (form filing, public rate filing, and not-for-public rate filing, if applicable).
2. Under the Rate/Rule Schedule tab in SERFF:
  - 2.1 Rate Schedule items: Provide a complete rate schedule and group information per WAC 284-43-6560 and WAC 284-43-6580.



3. For plan year filings starting 2023, there is a new separate URRT schedule tab between the Rate/Rule schedule and the Supporting Documentation tab that is applicable to URR submissions.

Under the URRT tab in SERFF:

- 3.1 If the URRT tab is visible in SERFF, the first item on the new URRT tab is a question asking if the filing which is being created is applicable to URR submissions. Please select "No."

4. Under the Supporting Documentation tab in SERFF:

- 4.1 Attach a completed filing summary per WAC 284-43-6540. Include the experience of only this large group.

- 4.1.1 Name the file(s) "WAC 284-43-6540."

- 4.1.2 If you choose to include rate schedule in both an Excel file format and PDF format, then the file names must match except that the Excel spreadsheet name should end with "duplicate."

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

- 4.2 Attach all other supporting documents.

- (iv) Additional submission requirements for rate filings that include proprietary ("not-for-public") information per RCW 48.02.120(3):

1. You must provide one for-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.
2. Both for-public and not-for-public rate filings must include public rates.
3. In both for-public and not-for-public filings, 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.
4. In the for-public rate filing,
  - 4.1 On the General Information tab in SERFF:
    - 4.1.1 Clearly state "For-Public" in SERFF Product Name field.
  - 4.2 On the Supporting Documentation tab in SERFF:
    - 4.2.1 Include only supporting documentation and justification that is subject to public inspection.
5. In the not-for-public filing:
  - 5.1 On the General Information tab in SERFF:
    - 5.1.1 Clearly state "not-for-public" in SERFF Product Name field.
  - 5.2 On the Supporting Documentation tab in SERFF:
    - 5.2.1 Include all documents provided in the for-public filing.

5.2.2 Include any additional documentation that is not for public inspection.

- (v) Additional Submission Requirements for (Religious) Carriers Excluding Certain Mandated Benefits as Permitted under RCW 48.43.725:
1. Include a cover letter and, as a separate supporting document, a description of the excluded benefits and the specific state or federal law permitting the benefit exclusion. Name the cover letter "Letter for Exclusion under WAC 284-43-6590."
  2. Submit the supporting documentation for calculating the amount of the estimated fee, per member per month and in total. The estimated fee in total must be the actuarial equivalent of costs attributed to the provision and administration of the excluded benefit for members in the (individual or small group) rating pool. The carrier must include a separate certification by a member of the American Academy of Actuaries that the estimated fee in total is the actuarial equivalent of costs attributed to the provision and administration of the excluded benefit.
  3. If the health carrier intends to request the commissioner's approval to waive the fee, the health carrier must also submit the following documents:
    - 3.1 A separate document requesting a fee waiver. Name the document "Fee Waiver Request."
    - 3.2 A description of any excluded mandated or required benefit and the specific state or federal law permitting the benefit exclusion.
    - 3.3 A detailed description of alternative access provided by the carrier to any excluded mandated or required benefit. The description should include sufficient information for the commissioner to determine whether a carrier excluding a mandated or required benefit has provided enrollees alternative access to such benefit.

### **III.C. Rate Filing for Governmental Association Health Plans (WAC 284-43-8120)**

(a) **Government Association:**

- (i) Rate filing submission requirements:
1. Under the General Information tab in SERFF:
    - 1.1 Start the SERFF Product Name with "Governmental Association or Group under 29 U.S.C. Section 1002(32) of ERISA – [Name of the Association] – [[For-Public] or [Not-for-Public]]."
      - 1.1.1 Replace "[Name of the Association]" in the above naming convention with the actual name of the association.
      - 1.1.2 Include either "For-Public" or "Not-for-Public" in the above naming convention, but not both.

- 1.2 In the Corresponding Filing Tracking Number field, list all tracking numbers of the corresponding filings (form filing, public rate filing, and not-for-public rate filing, if applicable).
  2. Under the Rate/Rule Schedule tab in SERFF:
    - 2.1 Rate Schedule items: Provide a complete rate schedule and group information per WAC 284-43-6560 and WAC 284-43-6580.
  3. For plan year filings starting 2023, there is a new separate URRT schedule tab between the Rate/Rule schedule and the Supporting Documentation tab that is applicable to URR submissions.  
Under the URRT tab in SERFF:
    - 3.1 If the URRT tab is visible in SERFF, the first item on the new URRT tab is a question asking if the filing which is being created is applicable to URR submissions. Please select "No."
  4. Under the Supporting Documentation tab in SERFF:
    - 4.1 Attach a completed filing summary per WAC 284-43-6540. Include the experience of only this large group.
      - 4.1.1 Name the file(s) "WAC 284-43-6540."
      - 4.1.2 If you choose to include rate schedule in both an Excel file format and PDF format, then the file names must match except that the Excel spreadsheet name should end with "duplicate."
      - 4.1.3 For an Excel version of WAC 284-43-6540, see the Speed to Market (STM) Tools referenced at the beginning of this section.
    - 4.2 Attach all other supporting documents.
- (ii) Additional submission requirements for rate filings that include proprietary ("not-for-public") information per RCW 48.02.120(3):
1. You must provide one for-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.
  2. Both for-public and not-for-public rate filings must include public rates.
  3. In both for-public and not-for-public filings, 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.
  4. In the for-public rate filing,
    - 4.1 On the General Information tab in SERFF:
      - 4.1.1 Clearly state "For-Public" in SERFF Product Name field.
    - 4.2 On the Supporting Documentation tab in SERFF:
      - 4.2.1 Include only supporting documentation and justification that is subject to public inspection.

5. In the not-for-public filing:
  - 5.1 On the General Information tab in SERFF:
    - 5.1.1 Clearly state “not-for-public” in SERFF Product Name field.
  - 5.2 On the Supporting Documentation tab in SERFF:
    - 5.2.1 Include all documents provided in the for-public filing.
    - 5.2.2 Include any additional documentation that is not for public inspection.
- (iii) Additional Submission Requirements for (Religious) Carriers Excluding Certain Mandated Benefits as Permitted under RCW 48.43.725:
  1. Include a cover letter and, as a separate supporting document, a description of the excluded benefits and the specific state or federal law permitting the benefit exclusion. Name the cover letter “Letter for Exclusion under WAC 284-43-6590.”
  2. Submit the supporting documentation for calculating the amount of the estimated fee, per member per month and in total. The estimated fee in total must be the actuarial equivalent of costs attributed to the provision and administration of the excluded benefit for members in the (individual or small group) rating pool. The carrier must include a separate certification by a member of the American Academy of Actuaries that the estimated fee in total is the actuarial equivalent of costs attributed to the provision and administration of the excluded benefit.
  3. If the health carrier intends to request the commissioner's approval to waive the fee, the health carrier must also submit the following documents:
    - 3.1 A separate document requesting a fee waiver. Name the document “Fee Waiver Request.”
    - 3.2 A description of any excluded mandated or required benefit and the specific state or federal law permitting the benefit exclusion.
    - 3.3 A detailed description of alternative access provided by the carrier to any excluded mandated or required benefit. The description should include sufficient information for the commissioner to determine whether a carrier excluding a mandated or required benefit has provided enrollees alternative access to such benefit.

### **III.D. Dental Only or Vision Only Plans for Association or Member-Governed Groups**

- (a) Scope and applicability of this subsection:
  - (i) Applies to filings for:
    1. Large group **association** dental only plans, and
    2. Large group **association** vision only plans.

- (b) For information regarding the **Speed to Market (STM) Tools**:
- (i) See the file named "STM – Rates – Health Dental Vision – Large Group Filings."
  - (ii) This STM Tool and related documents are provided on the [OIC's website](#).
- (c) Rate filing submission requirements:
- (i) Rate and form filings for new plans must be filed concurrently.
  - (ii) Under the General Information tab in SERFF:
    1. In the SERFF Product Name field, use "Association [[Dental Only] or [Vision Only]] Rate Filing – [Group Name] – [[For-Public] or [Not-for-Public]]."
      - 1.1.1 Include either "Dental Only" or "Vision Only," but not both, in the above naming convention.
      - 1.1.2 Replace "[Group Name]" in the above naming convention with the group's actual name.
      - 1.1.3 Include either "For-Public" or "Not-for-Public," but not both, in the above naming convention.
    2. In the Submission Type field, indicate the type of submission.
    3. In the Corresponding Filing Tracking Number field, indicate all applicable SERFF Tracking Numbers for the corresponding rate and form filings.
    4. If you prepared the filing with the intent to follow the Speed to Market (STM) Tools referenced above, please state this in the Filing Description field.
  - (iii) Under the Rate/Rule Schedule tab in SERFF:
    1. Rate Schedule items:
      - 1.1 Rate Action field:
        - 1.1.1 For all renewal filings, select "Revised."
        - 1.1.2 For all filings with no rate history, select "New."
      - 1.2 Attach applicable group information and rate schedules. [WAC 284-43-6520(11) and WAC 284-43-6580]
        - 1.2.1 Attach these documents in PDF file format.
        - 1.2.2 See the Speed to Market (STM) Tools referenced at the beginning of this section for helpful guidance, the recommended template, and illustrative examples related to this filing methodology.
  - (iv) For plan year filings starting 2023, there is a new separate URRT schedule tab between the Rate/Rule schedule and the Supporting Documentation tab that is applicable to URR submissions.  
Under the URRT tab in SERFF:
    1. If the URRT tab is visible in SERFF, the first item on the new URRT tab is a question asking if the filing which is being created is applicable to URR submissions. Please select "No."
  - (v) Under the Supporting Documentation tab in SERFF:
    1. Attach a completed filing summary per WAC 284-43-6540.

- 1.1 Name the file "WAC 284-43-6540.pdf"
  - 1.2 If you choose to include WAC 284-43-6540 in both an Excel file format and PDF format, then the file names must match except that the Excel spreadsheet name should end with "duplicate."
  - 1.3 For an Excel version of WAC 284-43-6540, see the Speed to Market (STM) Tools referenced at the beginning of this section.
2. Attach all other supporting documents.
- (vi) Additional submission requirements for rate filings that include proprietary ("not-for-public") information per RCW 48.02.120(3):
1. You must provide one for-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.
  2. Both for-public and not-for-public rate filings must include public rates.
  3. In both for-public and not-for-public filings, 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.
  4. In the for-public rate filing,
    - 4.1 On the General Information tab in SERFF:
      - 4.1.1 Clearly state "For-Public" in SERFF Product Name field.
    - 4.2 On the Supporting Documentation tab in SERFF:
      - 4.2.1 Include only supporting documentation and justification that is subject to public inspection.
  5. In the not-for-public filing:
    - 5.1 On the General Information tab in SERFF:
      - 5.1.1 Clearly state "not-for-public" in SERFF Product Name field.
    - 5.2 On the Supporting Documentation tab in SERFF:
      - 5.2.1 Include all documents provided in the for-public filing.
      - 5.2.2 Include any additional documentation that is not for public inspection.

## **IV. Discretionary Group Rate Filings under RCW 48.21.010(2): Dental Only Plans or Vision Only Plans (Disability Issuers Only)**

---

- (a) Scope of section: Applies to filings for discretionary groups per RCW 48.21.010(2).
- (b) Submission requirements:

- (i) Issuers must submit a new filing. Previously approved form or rate filings cannot be reopened to modify contents or to include new groups.
- (ii) Rate and form filings for new plans must be filed concurrently.
- (iii) Under the General Information tab in SERFF:
  - 1. In the SERFF Product Name field, the product name must start with "Discretionary Group – [Group Name]." Replace "[Group Name]" with the group's name.
  - 2. You must disclose in the Filing Description field that you are filing for a discretionary group under the requirements of RCW 48.21.010(2).
  - 3. In the Submission Type field, indicate the type of submission.
  - 4. In the Corresponding Filing Tracking Number field, indicate all applicable SERFF Tracking Numbers for the corresponding form filings for new plans and for the most recent corresponding rate and form filing for existing plans.
- (iv) Under the Rate/Rule Schedule tab in SERFF:
  - 1. Rate Schedule items:
    - 1.1 List all the form numbers to which the rate filing is applicable.
    - 1.2 Rate Action field:
      - 1.2.1 If you are revising rates for existing forms, select "Revised."
      - 1.2.2 Otherwise, select "New."
    - 1.3 Rate Action Information field: If the rate action selected is "Revised," enter the previous rate filing's SERFF Tracking Number.
    - 1.4 Attach complete rating information and rate schedules.
      - 1.4.1 A PDF version must be submitted.
      - 1.4.2 You may optionally choose to also provide an Excel version. If you choose to include both Excel and PDF versions:
        - 1.4.2.1 The PDF file must include all the information from the Excel file, including all hidden cells and worksheets, and all font colors must be visible.
        - 1.4.2.2 The file names must match except that the Excel file name should end with "duplicate.xlsx."
- (v) For plan year filings starting 2023, there is a new separate URRT schedule tab between the Rate/Rule schedule and the Supporting Documentation tab that is applicable to URR submissions.

Under the URRT tab in SERFF:

  - 1. If the URRT tab is visible in SERFF, the first item on the new URRT tab is a question asking if the filing which is being created is applicable to URR submissions. Please select "No."
- (vi) Under the Supporting Documentation tab in SERFF:
  - 1. Attach all other supporting documents.

- (c) Additional submission requirements for rate filings that include proprietary (“not-for-public”) information per RCW 48.02.120(3):
  - (i) You must provide one for-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.
  - (ii) Both for-public and not-for-public rate filings must include public rates.
  - (iii) In both for-public and not-for-public filings, 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.
  - (iv) In the for-public rate filing,
    - 1. On the General Information tab in SERFF:
      - 1.1 Clearly state “For-Public” in SERFF Product Name field.
    - 2. On the Supporting Documentation tab in SERFF:
      - 2.1 Include only supporting documentation and justification that is subject to public inspection.
  - (v) In the not-for-public filing:
    - 1.1 On the General Information tab in SERFF:
      - 1.2 Clearly state “not-for-public” in SERFF Product Name field.
    - 2. On the Supporting Documentation tab in SERFF:
      - 2.1 Include all documents provided in the for-public filing.
      - 2.2 Include any additional documentation that is not for public inspection.

## **V. Short-Term Limited Duration Medical Plan Instructions**

---

- (a) General Information
  - (i) Scope of Section by Type of Insurance (TOI) in SERFF: H15I.002 and H15G.004.
  - (ii) For definition of short-term limited duration medical plan, see WAC 284-43-8000(1).
  - (iii) Rates, and 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]
- (b) Submission Requirements:
  - (i) Under the General Information tab in SERFF:
    - 1. In the SERFF Product Name field, the product name must start with “Short-Term Limited Duration Medical Plan.”
    - 2. In the Corresponding Filing Tracking Number field, list all SERFF Tracking Numbers of corresponding form filings.
  - (ii) Under the Rate/Rule Schedule tab in SERFF:



1. Rate Schedule items:
  - 1.1 List the affected form numbers for each plan.
  - 1.2 Rate Action field:
    - 1.2.1 If you offered plans in the previous plan year, select "Revised."
    - 1.2.2 Otherwise, select "New."
  - 1.3 Rate Action Information field: If the rate action selected is "Revised," enter the previous rate filing's SERFF Tracking Number.
  - 1.4 Attach a complete rate schedule. [WAC 284-43-8020(2)]
    - 1.4.1 If you choose to include rate schedule in both an Excel file format and PDF format, then the file names must match except that the Excel spreadsheet name should end with "duplicate."
- (iii) Under For plan year filings starting 2023, there is a new separate URRT schedule tab between the Rate/Rule schedule and the Supporting Documentation tab that is applicable to URR submissions.

Under the URRT tab in SERFF:

  1. If the URRT tab is visible in SERFF, the first item on the new URRT tab is a question asking if the filing which is being created is applicable to URR submissions. Please select "No."
- (iv) Under the Supporting Documentation tab in SERFF:
  1. Include all other supporting documentation and information.

## VI. General Disability Rate Filings

---

- (a) Scope of Section by Type of Insurance (TOI) in SERFF: H02G, H02I, H03G, H03I, H04, H05, H06, H07G, H07I, H08G, H08I, H09G, H09I, H11G, H11I, H14G, H14I, H15G, H15I, H17G, H17I, H18G, H18I, H19G, H19I, H23G, or H23I.
- (b) For Information regarding **Speed to Market (STM) Tools**,
  - (i) See the file named "STM – Rates – General Disability Guidance" and "STM – Rates – Disability Income Guidance."
  - (ii) This STM Tool and related documents are provided on the [OIC's website](#).
- (c) Submission requirements:
  - (i) If both a rate filing and form filing are required:
    1. All applicable filings must be submitted concurrently.
    2. The Corresponding Filing Tracking Number field must include all the appropriate tracking numbers for each corresponding filing. Please **do not** list tracking numbers in the Filing Description field.
  - (ii) Rate filings may have multiple corresponding form filings.
  - (iii) A rate filing must be filed, unless you are modifying or adding a rider to an approved form filing and those changes do not impact the rates.

- (iv) Under the General Information tab in SERFF:
  - 1. For rate change filings, please make it clear in the filing description that you are filing a rate change for an existing product.
  - 2. If you prepared the filing with the intent to follow the Speed to Market (STM) Tools referenced above, please state this in the Filing Description field.
- (v) Under the Rate/Rule Schedule tab in SERFF:
  - 1. Rate Schedule items:
    - 1.1 List all the form numbers to which the rate filing is applicable in the affected form numbers section.
    - 1.2 Rate Action field:
      - 1.2.1 If you are revising rates for existing forms, select "Revised."
      - 1.2.2 Otherwise, select "New."
    - 1.3 Rate Action Information field: If the rate action selected is "Revised," enter the previous rate filing's SERFF Tracking Number.
    - 1.4 Attach a complete rate schedule in PDF format.
      - 1.4.1 You may choose to also provide an Excel version. If you choose to include both Excel and PDF versions:
        - 1.4.1.1 The PDF file must include all the information from the spreadsheet, including all hidden cells and worksheets, and all font colors must be visible.
        - 1.4.1.2 The file names must match except that the Excel file name should end with "duplicate.xlsx."
- (vi) For plan year filings starting 2023, there is a new separate URRT schedule tab between the Rate/Rule schedule and the Supporting Documentation tab that is applicable to URR submissions.  
Under the URRT tab in SERFF:
  - 1. If the URRT tab is visible in SERFF, the first item on the new URRT tab is a question asking if the filing which is being created is applicable to URR submissions. Please select "No."
- (vii) Under the Supporting Documentation tab in SERFF:
  - 1. Include all supporting documentation and justification.

(viii) **Out-of-State Groups [WAC 284-30-600]**

Note: Rates for out-of-state group **health plans, dental only plans, or vision only plans** are not required to be filed.

- 1. Issuers must submit a new rate filing. Previously approved rate filings cannot be reopened to modify contents or to include new groups.
- 2. You must file a rate filing for each out-of-state group, unless:
  - 2.1 You are filing a rider specific to the out-of-state group and that rider does not affect the rates; or

- 2.2 You have already filed rates for the out-of-state group, and the changes in the form filing do not affect the rates.
  3. Under the General Information tab in SERFF:
    - 3.1 In the SERFF Product Name field, the product name must start with "Out of State Group [Group Name]." Replace "[Group Name]" with the group's name.
    - 3.2 In the Filing Description field, state that the filing is an out-of-state group filing.
    - 3.3 Must indicate in the Group Market Type field whether it is an Association or Trust.
- (ix) **Association, Trust or Employer Groups domiciled in Washington State**
1. Separate rate filings must be filed for each association or trust.
  2. You must file a rate filing for each group domiciled in Washington state, unless:
    - 2.1 You are filing a rider specific to the group and that rider does not affect the rates; or
    - 2.2 You have already filed rates for the group, and the changes in the form filing do not affect the rates.
  3. Under the General Information tab in SERFF:
    - 3.1 For the association or trust:
      - 3.1.1 In the SERFF Product Name field, the product name must start with "In State Group [Name of Association or Trust]." Replace "[Name of Association or Trust]" with the actual name of the association or trust.
    - 3.2 For single employers:
      - 3.2.1 In the SERFF Product Name field, the product name must start with "In State Group [Name of Group]." Replace "[Name of Group]" with the actual name of the group.
- (x) **Discretionary Groups under RCW 48.21.010(2) for Accident Only, Disability Income, or CHAMPVA**
1. You must file a new rate filing concurrently with the form filing for each discretionary group whether or not the group is an out-of-state group. Previously approved form or rate filings cannot be reopened to modify contents or include new groups.
  2. You must file a rate filing for each discretionary group unless:
    - 2.1 You are filing a rider specific to the group and that rider does not affect the rates; or
    - 2.2 You have already filed rates for the group, and the changes in the form filing do not affect the rates.
  3. Under the General Information tab in SERFF:

- 3.1 In the SERFF Product Name field, the product name must start with "Discretionary Group [Group Name]." Replace "[Group Name]" with the group's actual name.
  - 3.2 You must disclose in the Filing Description field that you are filing for a discretionary group under the requirements of RCW 48.21.010(2).
- (xi) Additional submission requirements for rate filings that include proprietary ("not-for-public") information per RCW 48.02.120(3):
1. You must provide one for-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.
  2. Both for-public and not-for-public rate filings must include public rates.
  3. In both for-public and not-for-public filings, 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.
  4. In the for-public rate filing,
    - 4.1 On the General Information tab in SERFF:
      - 4.1.1 Clearly state "For-Public" in SERFF Product Name field.
    - 4.2 On the Supporting Documentation tab in SERFF:
      - 4.2.1 Include only supporting documentation and justification that is subject to public inspection.
  5. In the not-for-public filing:
    - 5.1 On the General Information tab in SERFF:
      - 5.1.1 Clearly state "not-for-public" in SERFF Product Name field.
    - 5.2 On the Supporting Documentation tab in SERFF:
      - 5.2.1 Include all documents provided in the for-public filing.
      - 5.2.2 Include any additional documentation that is not for public inspection.
- (xii) Additional Submission Requirements for Carriers Adding a New Group with Implementation Credits per RCW 48.30.140 and RCW 48.30.150
1. This section applies to carriers issuing payment to offset documented expenses incurred by a group policyholder in changing coverage from one insurer to another.
    - 1.1 You must submit a single case (large) group rate filing.
    - 1.2 The rate filing and corresponding form filing must be filed concurrently.
    - 1.3 The SERFF Product Name field must include the wording "[Group Name] – New Group with Implementation Credits - [[For-Public] or [Not-For-Public]]"

- 1.3.1 If the filing is for a group for which you are also including a performance standards provision, the Product Name field must include the wording “[Group Name] – New Group with Implementation Credits and Performance Standards - [[For-Public] or [Not-For-Public]]” instead.
  - 1.4 Include the following statement in the rate schedule: “The implementation credit is part of the premium for the purposes of RCW 48.14.020 and 48.14.0201.”
  - 1.5 Except for the items mentioned above, you must follow the instructions in the specific section of this document that apply to the single case rate filing based on its TOI.
- (xiii) Additional Submission Requirements for Carriers Filing for Group Contracts with Performance Standards per SHB 1052
1. This section applies to insurers or health carriers including a “performance standard,” which means, per SHB 1052, “a contractual provision in a group insurance contract that establishes a specific standard for the insurer's or health carrier's performance of an obligation in the contract, and under which the insurer or health carrier is required to remit a penalty payment, based on a percentage of the premium or a set dollar amount, to the group policyholder for the next policy term if the insurer or health carrier fails to comply with the standard.”
    - 1.1 You must submit a single case (large) group rate filing.
    - 1.2 The rate filing and corresponding form filing must be filed concurrently.
    - 1.3 The SERFF Product Name field must include the wording “[Group Name] – with Performance Standards - [[For-Public] or [Not-For-Public]]”
      - 1.3.1 If the filing is for a group for which you are also including a performance standards provision, the Product Name field must include the wording “[Group Name] – New Group with Implementation Credits and Performance Standards - [[For-Public] or [Not-For-Public]]” instead.
    - 1.4 Include the following statement in the rate schedule: “Remittance of a performance payment to the group policyholder is not a return premium for purposes of RCW 48.14.020 and 48.14.0201.”
    - 1.5 Except for the items mentioned above, you must follow the instructions in the specific section of this document that apply to the single case rate filing based on its TOI.

## VII. Stop Loss Rate Filings

---

- (a) Scope of Section by TOI in SERFF: H12
- (b) For information regarding the **Speed to Market (STM) Tools**:
  - (i) See the file named “STM - Rates - Stop Loss.”

- (ii) This STM Tool and related documents are provided on the [OIC's website](#).
- (c) Submission requirements:
  - (i) Under the General Information tab in SERFF:
    1. In the SERFF Product Name field, use one of the following product naming conventions:
      - 1.1 For rate filings that include a rate manual, use "Rate Manual – [Rate Manual Identifier] – [[New] or [Update]]"
        - 1.1.1 Replace "[Rate Manual Identifier]" with a short descriptive identifier for the rate manual.
        - 1.1.2 Choose "New" in the above naming conventions if this is a new product to be offered in Washington state. Otherwise, choose "Update."
      - 1.2 For rate filings with rates for one specific group, use "Group Specific Rates – [Group Name]."
        - 1.2.1 Replace "[Group Name]" with the group's name.
    2. In the Effective Date Requested field, state a requested effective date or state "On Approval."
    3. In the Submission Type field, indicate the type of submission.
    4. In the Overall Rate Impact field, state the average rate change percentage.
    5. 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 of the last rate filing.
    6. If you prepared the filing with the intent to follow the Speed to Market (STM) Tools referenced above, please state this in the Filing Description field.
  - (ii) Under the Rate/Rule Schedule tab in SERFF:
    1. Rate Schedule items:
      - 1.1 If you are revising rates for existing forms, use "Revised" in the Rate Action field; otherwise, use "New."
      - 1.2 Rate Action Information field: If the rate action selected is "Revised," enter the previous rate filing's SERFF Tracking Number.
      - 1.3 Attach the complete set of rates, rate schedules, and rate manuals.
        - 1.3.1 Attach these documents in PDF file format.
        - 1.3.2 You may choose to also attach Excel file versions. If you choose to include both Excel file formats and PDF file formats:
          - 1.3.2.1 The PDF file must include all the information from the Excel file, including all hidden cells and worksheets, and all font colors must be visible.
          - 1.3.2.2 The file names must match except that the Excel file name should end with "duplicate.xlsx".

- (iii) For plan year filings starting 2023, there is a new separate URRT schedule tab between the Rate/Rule schedule and the Supporting Documentation tab that is applicable to URR submissions.

Under the URRT tab in SERFF:

- 1. If the URRT tab is visible in SERFF, the first item on the new URRT tab is a question asking if the filing which is being created is applicable to URR submissions. Please select "No."

- (iv) Under the Supporting Documentation tab in SERFF:

- 1. Attach an actuarial memorandum and certification.
- 2. Attach all other supporting documents.

- (v) Additional submission requirements for rate filings that include proprietary ("not-for-public") information per RCW 48.02.120(3):

- 1. You must provide one for-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.
- 2. Both for-public and not-for-public rate filings must include public rates.
- 3. In both for-public and not-for-public filings, 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.
- 4. In the for-public rate filing,
  - 4.1 On the General Information tab in SERFF:
    - 4.1.1 Clearly state "For-Public" in SERFF Product Name field.
  - 4.2 On the Supporting Documentation tab in SERFF:
    - 4.2.1 Include only supporting documentation and justification that is subject to public inspection.
- 5. In the not-for-public filing:
  - 5.1 On the General Information tab in SERFF:
    - 5.1.1 Clearly state "not-for-public" in SERFF Product Name field.
  - 5.2 On the Supporting Documentation tab in SERFF:
    - 5.2.1 Include all documents provided in the for-public filing.
    - 5.2.2 Include any additional documentation that is not for public inspection.

## **VIII. Medicare Supplement Filings**

---

### **VIII.A. Medicare Supplement Rate Filings**

- (a) Scope of Section by Type of Insurance (TOI) in SERFF: MS02G, MS02I, MS04G, MS04I, MS05G, MS05I, MS07G, MS07I, MS08G, MS08I

- (b) For information regarding the **Speed to Market (STM) Tools**:
- (i) See the file named "STM – Rates – Medicare Supplement Guidance."
  - (ii) This STM Tool and related documents are provided on the [OIC's website](#).
- (c) Submission requirements:
- (i) If you are submitting rates for more than one plan in a single filing, you must use the multi-plan codes from the NAIC's Product Coding Matrix.
  - (ii) If you are filing rates only and the experience is filed in another filing, please state in the Filing Description field on the General Information tab in SERFF, "The justification for the rates is filed in the filing with SERFF Tracking Number ABCD-123456789." Add the same note to the comment section of the Supporting Documentation tab where the actuarial memorandum is required. If you pool experience from multiple companies, the pooled experience must be filed separately for each company. You may not reference another company's filing.
  - (iii) Both rate and form filings are required for new plans:
    1. These filings must be submitted concurrently.
    2. The Corresponding Filing Tracking Number field must include the appropriate tracking numbers for each filing.
  - (iv) Under the Rate/Rule Schedule tab in SERFF:
    1. Fill out the Company Rate Information unless the filing is for new plans. The data provided in the Company Rate Information must include only the experience from Washington State and only for the TOI of the filing.
    2. Include the rate sheet only.
  - (v) For plan year filings starting 2023, there is a new separate URRT schedule tab between the Rate/Rule schedule and the Supporting Documentation tab that is applicable to URR submissions.  
Under the URRT tab in SERFF:
    1. If the URRT tab is visible in SERFF, the first item on the new URRT tab is a question asking if the filing which is being created is applicable to URR submissions. Please select "No."
  - (vi) Under the Supporting Documentation tab in SERFF:
    1. Include all supporting documentation and justification.
  - (vii) Additional submission requirements for rate filings that include proprietary ("not-for-public") information per RCW 48.02.120(3):
    1. You must provide one for-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.
    2. Both for-public and not-for-public rate filings must include public rates.



3. In both for-public and not-for-public filings, 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.
4. In the for-public rate filing,
  - 4.1 On the General Information tab in SERFF:
    - 4.1.1 Clearly state "For-Public" in SERFF Product Name field.
  - 4.2 On the Supporting Documentation tab in SERFF:
    - 4.2.1 Include only supporting documentation and justification that is subject to public inspection.
5. In the not-for-public filing:
  - 5.1 On the General Information tab in SERFF:
    - 5.1.1 Clearly state "not-for-public" in the SERFF Product Name field.
  - 5.2 On the Supporting Documentation tab in SERFF:
    - 5.2.1 Include all documents provided in the for-public filing.
    - 5.2.2 Include any additional documentation that is not for public inspection.

## VIII.B. Medicare Supplement Reports

- (a) All reports must be filed through SERFF.
- (b) Regardless of the type of Medicare Supplement plan separately filed in the rate and form filings, all Medicare Supplement reports must be filed under TOI MS06.
- (c) **Form for Reporting Multiple Medicare Supplement Policies and Certificates** due no later than March 1 of each year. [WAC 284-66-320]
  - (i) File this report only if you are issuing to an individual resident of Washington state with more than one Medicare Supplement policy or certificate in force.
  - (ii) You must use Filing Type "Multiple Policy Report."
  - (iii) Attach the report on the Supporting Documentation tab in SERFF.
- (d) **Grievance Report** due no later than March 1 of each year. [WAC 284-66-073(11)(f)]
  - (i) File this report only if you have Medicare Select in force in Washington state.
  - (ii) You must use Filing Type "Grievance Report."
  - (iii) Attach the report on the Supporting Documentation tab in SERFF.
- (e) **Refund or Credit Calculation** due no later than May 31 of each year [WAC 284-66-203(2) and WAC 284-66-220].
  - (i) You must use Filing Type "Refund Calculation Report."
  - (ii) Do not include any refund or credit calculations for policies where there were no policyholders in force during the previous year in Washington state.

- (iii) Data must be provided for each type in a standard Medicare benefit plan in the format found at WAC 284-66-232 and must be placed on the Supporting Documentation tab in SERFF.
  - 1. If you have both group and individual plans, provide them in separate PDFs and state in the file name whether they are group or individual.
- (iv) Attach a document on the Supporting Documentation tab in SERFF that contains the following information (if applicable):
  - 1. For the past years' experience (all policy years):
    - 1.1 For each plan where the Earned Premium is different from the Total Experience submitted in the refund calculation for the previous year, provide an explanation.
    - 1.2 For each plan for which the Incurred Claims is significantly different from the Total Experience in the refund calculation submitted for the previous year, provide an explanation.
  - 2. A list of plans that need a refund and an explanation of how you plan to refund money to the consumers.
- (f) **Medicare Supplement Loss Ratio Experience (for prestandardized plans only)** due no later than June 30 of each year. [WAC 284-55-205]
  - (i) You must use Filing Type "Experience Report."
  - (ii) The Product Name must include "Medicare Supplement Loss Ratio Experience."
  - (iii) Do not include any Medicare Supplement Loss Ratio Experience reports for policies where there were no policyholders in force during the previous year in Washington state.
  - (iv) Under the Supporting Documentation tab in SERFF:
    - 1. Experience must be provided in the format found at WAC 284-55-210.
      - 1.1 Separate data must be shown for each policy form number and for each policy duration of each form.
      - 1.2 If you have both group and individual plans, please provide them in separate PDFs and state in the file name whether they are group or individual.
    - 2. Provide a separate PDF which contains only the currently approved rates. Note: If you want to submit rate changes for approval, do not file them with this experience report. You must follow the separate instructions for Medicare Supplement Rate Filings.
    - 3. Provide a document that contains the following information (if applicable):
      - 3.1 For each plan where the experience is significantly different from what is reported in the Refund or Credit Calculation, provide an explanation.
      - 3.2 List form numbers where there are no longer any policies in force.
- (g) **Annual Filing of Premium Rates and Experience (for standardized plans only)** due no later than May 31 of each year. [WAC 284-66-203(6)]
  - (i) You must use Filing Type "Experience Report."

- (ii) The Product Name must include “Annual Filing of Premium Rates and Experience.”
- (iii) Do not include any Annual Filing of Premium Rates or Experience reports for policies where there were no policyholders in force during the previous year in Washington state.
- (iv) Under the Supporting Documentation tab in SERFF:
  - 1. Experience must be provided in the format found at WAC 284-66-203(6).
    - 1.1 If you have both group and individual plans, please provide them in separate PDFs and state in the file name whether they are group or individual.  
Note: If you want to submit rate changes for approval, do not file them with this experience report. You must follow the separate instructions for Medicare Supplement Rate Filings.
  - 2. Provide a separate PDF which contains only the currently approved rates.
  - 3. Provide a document that contains the following information (if applicable):
    - 3.1 For each plan where the experience is significantly different from what is reported in the Refund or Credit Calculation, provide an explanation.
    - 3.2 List form numbers where there are no longer any policies in force.

## **IX. Prescription Drug Plans That Supplement a Medicare Part D Employer Group Waiver Plan**

---

- (a) General Information:
  - (i) Scope of Section: This section applies to stand-alone prescription drug plans which exclusively supplement a Medicare Part D coverage provided through an Employer Group Waiver Plan (EGWP) under federal social security act regulation 42 C.F.R. Sec. 423.458(c). See RCW 48.43.005(29)(n).
  - (ii) Plans that supplement a Medicare Part D Employer Group Waiver Plan must be filed under TOI H17G and must be submitted on a single-case basis.
- (b) Submission Requirements:
  - (i) The rate filing must be submitted concurrently with the corresponding form filing.
  - (ii) Under the General Information tab in SERFF:
    - 1. The SERFF Product Name field must include the wording “Stand-alone Prescription Drug Plan Supplement to Medicare Part D EGWP – [Employer/Group Name].”
      - 1.1 Replace “[Employer/Group Name]” with the actual employer or group name.
    - 2. The Corresponding Filing Tracking Number field must include the corresponding form filing SERFF Tracking Number.
    - 3. In the Filing Description Field: Provide a brief description of how the plan exclusively supplements the specific Medicare Part D plan provided through an Employer Group Waiver Plan.
  - (iii) Under the Rate/Rule Schedule tab in SERFF: Include the rate sheet only.

- (iv) For plan year filings starting 2023, there is a new separate URRT schedule tab between the Rate/Rule schedule and the Supporting Documentation tab that is applicable to URR submissions.

Under the URRT tab in SERFF:

1. If the URRT tab is visible in SERFF, the first item on the new URRT tab is a question asking if the filing which is being created is applicable to URR submissions. Please select "No."
- (v) Under the Supporting Documentation tab in SERFF: Include all supporting documentation and justification.
  - (vi) Additional submission requirements for rate filings that include proprietary ("not-for-public") information per RCW 48.02.120(3):
    1. You must provide one for-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.
    2. Both for-public and not-for-public rate filings must include public rates.
    3. In both for-public and not-for-public filings, 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.
    4. In the for-public rate filing,
      - 4.1 On the General Information tab in SERFF:
        - 4.1.1 Clearly state "For-Public" in SERFF Product Name field.
      - 4.2 On the Supporting Documentation tab in SERFF:
        - 4.2.1 Include only supporting documentation and justification that is subject to public inspection.
    5. In the not-for-public filing:
      - 5.1 On the General Information tab in SERFF:
        - 5.1.1 Clearly state "not-for-public" in the SERFF Product Name field.
      - 5.2 On the Supporting Documentation tab in SERFF:
        - 5.2.1 Include all documents provided in the for-public filing.
        - 5.2.2 Include any additional documentation that is not for public inspection.

## **X. Long-term Care Rate Filings**

---

- (a) Scope of Section by Type of Insurance (TOI) in SERFF: LTC02G, LTC02I, LTC03G, LTC03I, LTC04G, LTC04I, LTC05G, LTC05I, LTC051G, LTC051I, LTC052G, LTC052I, or LTC06
- (b) For information regarding the **Speed to Market (STM) Tools**:
  - (i) See the file named "STM – Rates – Long Term Care Guidance."

- (ii) This STM Tool and related documents are provided on the [OIC's website](#).
- (c) Long Term Care Experience Report:
  - (i) Submission requirements:
    1. The updated experience report should be filed as a rate filing under the same TOI as the most recent rate manual filing.
    2. Under the General Information tab in SERFF:
      - 2.1 The SERFF Product Name field must include the words "Experience Report Only."
      - 2.2 In the Corresponding Filing Tracking Number field: Please indicate the state and/or SERFF Tracking Number of the rate filing that corresponds to this experience report.
    3. For plan year filings starting 2023, there is a new separate URRT schedule tab between the Rate/Rule schedule and the Supporting Documentation tab that is applicable to URR submissions.  
Under the URRT tab in SERFF:
      - 3.1 If the URRT tab is visible in SERFF, the first item on the new URRT tab is a question asking if the filing which is being created is applicable to URR submissions. Please select "No."
    4. Under the Supporting Documentation tab in SERFF:
      - 4.1 Submit your actuarial memorandum and other information required by WAC 284-83-090(2)(c)(i).
      - 4.2 Include all other supporting documentation and justification.
- (d) Long Term Care Rate Filings:
  - (i) Submission Requirements:
    1. Under the General Information tab in SERFF:
      - 1.1 The SERFF Product Name must include the following, as appropriate for the filing contents:
        - 1.1.1 End the product name with "(closed block)", if applicable.
        - 1.1.2 Include either "pre-2009" or "2009+" for individual filings to differentiate policies issued prior to 1/1/2009 versus policies issued on or after 1/1/2009. Note: Certificates issued on or after January 1, 2009, under a group policy in force prior to January 1, 2009, are subject to the rate practices under WAC 284-83-035 on the group's first anniversary after 1/1/2009 [WAC 284-83-035(1)(b)].
      - 1.2 In the Submission Type field, indicate the type of submission.
      - 1.3 In the Corresponding Filing Tracking Number field, indicate all applicable SERFF Tracking Numbers for the corresponding form filings for new plans and for the most recent rate and form filing for existing plans.

- 1.4 Please indicate in the Filing Description field whether the filing was prepared with the intent to follow the STM Tools referenced above.
- 1.5 For rate change filings, please make it clear in the filing description that you are filing a rate change for an existing product.
2. Under the Rate/Rule Schedule tab in SERFF:
  - 2.1 Rate Schedule items:
    - 2.1.1 List all the form numbers to which the rate filing is applicable.
    - 2.1.2 Rate Action:
      - 2.1.2.1 For all renewal filings, select "Revised."
      - 2.1.2.2 For all filings with no rate history, select "New."
    - 2.1.3 Rate Action Information field: If the rate action selected is "Revised," enter the previous rate filing's SERFF Tracking Number.
    - 2.1.4 Attach applicable rating information and rate schedules.
  3. For plan year filings starting 2023, there is a new separate URRT schedule tab between the Rate/Rule schedule and the Supporting Documentation tab that is applicable to URR submissions.

Under the URRT tab in SERFF:

    - 3.1 If the URRT tab is visible in SERFF, the first item on the new URRT tab is a question asking if the filing which is being created is applicable to URR submissions. Please select "No."
  4. Under the Supporting Documentation tab in SERFF:
    - 4.1 Include all supporting documentation and justification.
- (ii) Additional submission requirements for rate filings that include proprietary ("not-for-public") information per RCW 48.02.120(3):
  1. You must provide one for-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.
  2. Both for-public and not-for-public rate filings must include public rates.
  3. In both for-public and not-for-public filings, 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.
  4. In the for-public rate filing,
    - 4.1 On the General Information tab in SERFF:
      - 4.1.1 Clearly state "For-Public" in SERFF Product Name field.
    - 4.2 On the Supporting Documentation tab in SERFF:
      - 4.2.1 Include only supporting documentation and justification that is subject to public inspection.

5. In the not-for-public filing:
  - 5.1 On the General Information tab in SERFF:
    - 5.1.1 Clearly state “not-for-public” in SERFF Product Name field.
  - 5.2 On the Supporting Documentation tab in SERFF:
    - 5.2.1 Include all documents provided in the for-public filing.
    - 5.2.2 Include any additional documentation that is not for public inspection.

## **XI. Life Insurance Rates Filings**

---

- (a) Life insurance rate filings are not required.

## **XII. Your Filing is Incomplete and Will Be Rejected If**

---

- (a) 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:
  - (i) Attachments are not formatted as a PDF, using a distiller.
  - (ii) An incorrect CoCode number is entered in the Filing Company Information, under the Companies and Contact tab in SERFF. Note that this CoCode number is the same number as your company's 5-digit NAIC number.
  - (iii) 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.
  - (iv) Documents in the filing are not machine readable.

## **XIII. Rejected Filings Will Not Be Reopened**

---

- (a) 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.

## **XIV. SERFF Objection Letter Response Requirements for Rate Filings**

---

- (a) Unless instructed otherwise, all attachments to responses must be in PDF format.
- (b) When responding to an objection letter, you must use SERFF's Amend Filing function.
- (c) You must answer each objection individually, completely, and in a timely manner.
- (d) Never use a General Update to change a filing after it has been reviewed by an OIC analyst.
- (e) Rates accepted for review generally cannot be changed, other than changes required to be made in response to objections.

## **XV. Requesting to Modify a Rate Filing After It Was Accepted for Review**

---

- (a) This section includes directions for granting permission to amend filings under WAC 284-43-0200.
- (b) You must send a Note to Reviewer, if you request 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 wish to edit.
- (c) Your analyst will notify you in a Note to Filer whether your request is accepted or denied.
  - (i) If your request is denied, you may not modify the filing. You may request the filing be withdrawn.
  - (ii) If your request is accepted, you may update your filing as directed in the Note to Filer.
- (d) Do not use "Note to Reviewer" to submit an objection response or to attach a supporting document.

## **XVI. After a Final Disposition by an OIC Analyst**

---

- (a) After the final disposition submitted by an OIC Analyst, you may not modify the filing. You must make a new filing in SERFF.
- (b) Rate filings will not be reopened unless the OIC grants a special approval.

## **XVII. Contact Us**

---

- (a) 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)
- (b) For feedback or suggestions, email us:  
[RFHealthplan@oic.wa.gov](mailto:RFHealthplan@oic.wa.gov)