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Bulletin 390
Timeline for Rate, Form, and QHP Filings
For Non-Grandfathered Individual and Small Group Health Plans
With Effective Dates of Coverage During 2015

Carriers will be subject to the following rate and form filing deadlines for all non-grandfathered health plans subject to the Affordable Care Act in the individual and small group markets in this State, offered with effective dates during 2015. These deadlines also apply to the “binders” that contain additional information for products that will be offered through the Marketplace (QHPs).

Individual and small group (SHOP) health plans to be offered through the Marketplace. These dates also apply to stand-alone dental plans subject to the Affordable Care Act, whether or not offered through the Marketplace:

- Forms should be filed by May 1, 2014
- Binders should be filed by May 15, 2014
- Rates should be filed by..... May 15, 2014

Individual and small group health plans not offered through the Marketplace:

- Forms should be filed by August 1, 2014
- Binders (N/A)
- Rates should be filed by..... August 1, 2014

This bulletin harmonizes state and federal filing deadlines in order to ensure, consistent with the purposes of both state and federal law, that no carrier obtains an unfair competitive advantage as the result of a competing carrier’s obligation to comply with federal filing deadlines. Filings should include all supporting information. The Bureau anticipates a 5 business day turnaround to request additional information or filing modifications. Rates will be treated as public documents when filed. Forms will be public when they are approved by the Bureau of Insurance. Because rates and forms become public at different times, it is preferable for them to be submitted separately. Carriers should refer to the SERFF Form and Rate General Instructions page for further filing instructions and additional requirements, and for plans to be offered on the Marketplace, carriers should also refer to the Plan Management General Instructions page.

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NOTE: This Bulletin is intended solely for informational purposes. It is not intended to set forth legal rights, duties, or privileges, nor is it intended to provide legal advice. Readers should consult applicable statutes and rules and contact the Bureau of Insurance if additional information is needed.



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