

**BUREAU OF INSURANCE**  
**2020 PLAN YEAR IMPLEMENTATION CALENDAR (Health Insurance)**

Note: All Dates Below are Subject to Change.

<b>2019</b>	
3/28	<b>BOI Teleconference</b> with carriers – focus on health insurance rate filing instructions – details will be found at: <a href="http://www.scc.virginia.gov/boi/co/acafilinginfo/index.aspx">http://www.scc.virginia.gov/boi/co/acafilinginfo/index.aspx</a>
4/19	Form filing deadline for health carriers offering <b>individual and small group health insurance coverage inside or outside the FFM</b> . This <b>does not</b> include carriers submitting SADPs to be exchange-certified.
4/25	<b>QHP</b> and <b>SADP</b> applications available for completion through SERFF
5/3	Form and rate filing deadline for carriers submitting <b>SADPs</b> to be exchange-certified.
5/17	Binder filing deadline for carriers offering <b>SADPs</b> requesting to be exchange-certified. Carriers are encouraged to ensure that binder templates correspond with form and rate filings, and that submissions pass the federal tools tests. Deadline for <b>optional Early Bird</b> submission of <b>QHP</b> binders (rate information optional).
5/22 – 8/21	Continual SERFF Data Transfer of <b>QHP</b> and <b>SADP</b> information to FFM. Certain changes submitted after 6/19 may not be able to be made or may be restricted, as described in the <i>CMS 2020 Draft Letter to Issuers in the Federally-facilitated Exchanges</i> .
5/24	Initial rate filing deadline for health carriers offering <b>individual and small group health insurance coverage inside and outside the FFM</b> . Binder filing deadline for carriers offering <b>individual and small group health insurance coverage inside or outside the FFM</b> . Carriers inside the FFM are encouraged to ensure that binder templates correspond with form and rate filings, and that submissions pass the federal tools tests.
5/31	SERFF public access suspended for any health form, rate and binder revisions made on or after this date ( <b>individual and small group markets</b> ). Only information received prior to this date will be publicly available until following the voluntary revision deadline of 7/10.
7/10	Deadline for carriers to submit <b>voluntary service area revisions</b> and <b>voluntary rate filing revisions</b> related to <b>health insurance coverage in the individual and small group markets</b> . Plans may be withdrawn following this date if such withdrawal does not cause a change in service area. SERFF public access fully enabled following this date.
7/18	Rate presentations to the Commission ( <b>individual and small group health insurance coverage</b> )
8/21	Final SERFF Data Transfer to the FFM. All reviews finalized for carriers intending to offer <b>QHPs</b> and for <b>SADP</b> carriers requesting to be exchange-certified.
8/14 – 8/28	Carriers complete final plan confirmation to CMS. No plan withdrawals following final plan confirmation.
9/16 – 10/4	CMS sends Certification Agreements to carriers. Carriers return signed Agreements and Plan Crosswalks to CMS. CMS issues final certification notices.
10/15	Final date for state action on rates for carriers with only <b>non-QHPs</b> in the individual or small group markets.
11/1 – 12/15	Open enrollment