

BUREAU OF INSURANCE
2023 PLAN YEAR IMPLEMENTATION CALENDAR (Health Insurance)

Note: All Dates Below are Subject to Change.

2022	Revised 5/5/2022
3/29	BOI Teleconference with carriers – focus on mental health parity and updates to deadlines and health insurance filing instructions – details will be found at: Virginia SCC - ACA Rate & Form Filing Information
4/1	SERFF public access suspended for any health form, rate and binder revisions made on or after this date (individual and small group health insurance coverage). Information received on or after this date will not be publicly available until proposed rate changes are posted as required by CMS (proposed for 7/27), and public access is restored on the date of the rate presentations (noted below).
4/15	Form filing deadline for health carriers offering individual and small group health insurance coverage inside or outside the State-based Exchange-Federal Platform (SBE-FP) . This does not include carriers submitting SADPs to be exchange-certified.
4/21	QHP and SADP applications available for completion through SERFF.
4/29	Form and rate filing deadline for carriers submitting SADPs to be exchange-certified.
5/17	Binder filing deadline for carriers offering SADPs 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.
5/13	Deadline for optional Early Bird submission of QHP binders (rate information optional).
5/18– 8/17	Continual SERFF Data Transfer of QHP and SADP information to CMS. Some changes submitted during this time may not be able to be made or may be restricted, as described in the CMS 2023 Draft Letter to Issuers in the Federally-facilitated Exchanges and as described in the deadlines below.
5/20	Initial rate filing deadline for health carriers offering individual and small group health insurance coverage inside or outside the SBE-FP .
5/24	Binder filing deadline for carriers offering individual and small group health insurance coverage inside or outside the SBE-FP. Carriers inside the SBE-FP are encouraged to ensure that binder templates correspond with form and rate filings, and that submissions pass the federal tools tests.
6/15 – 8/17	Permission to make voluntary changes to binder templates must be requested in advance by email as explained in the BOI's Letter to Carriers.
7/15	Deadline for carriers to submit voluntary service area revisions and voluntary rate filing revisions related to individual and small group health insurance coverage . Plans may be withdrawn following this date if such withdrawal does not cause a change in service area.
7/15	New for Plan Year 2023: Deadline for carriers to submit voluntary Prescription Drug Template revisions.
By 7/28	CMS will act on state reinsurance application.
8/10	SERFF public access restored on or by date of rate presentations.
8/10	Rate presentations to the Commission (individual and small group health insurance coverage).
8/17	Final SERFF Data Transfer to CMS. All reviews finalized for carriers intending to offer QHPs and for SADP carriers requesting to be exchange-certified.
8/10 - 8/24	Carriers complete final plan confirmation to CMS. No plan withdrawals following final plan confirmation.
9/13- 9/21	CMS sends Certification Agreements to carriers. Carriers return signed Agreements and Plan Crosswalks to CMS.
10/14	Final date for state action on rates for carriers with only non-QHPs in the individual or small group markets.
11/1	Open enrollment begins