

**BUREAU OF INSURANCE**

2025 PLAN YEAR IMPLEMENTATION CALENDAR (Health Insurance)

Note: All Dates Below are Subject to Change.

2024	Updated 4/9/2024
3/26	<b>BOI Teleconference</b> with carriers – focus on mental health parity and updates to deadlines and health insurance filing instructions – details will be found at: <a href="#">Virginia SCC - ACA Rate &amp; Form Filing Information</a>
4/1	<b>SERFF public access</b> suspended for any health form, rate and binder revisions made on or after this date ( <b>individual and small group health insurance coverage</b> ). Information received on or after this date will not be publicly available until proposed rate changes are posted as required by CMS (proposed for 8/1), and public access is restored on the date of the rate presentations (noted below).
4/19	Form filing deadline for health carriers offering <b>individual and small group health insurance coverage inside or outside the State-based Exchange (SBE)</b> . This <b>does not</b> include carriers submitting SADPs to be exchange-certified.
4/19	<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.
5/1	BOI will post reinsurance payment parameters by this date.
5/15	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.
5/17	Initial rate filing deadline for health carriers offering <b>individual and small group health insurance coverage inside or outside the SBE</b> .
	Binder filing deadline for carriers offering <b>individual and small group health insurance coverage inside or outside Exchange</b> . Carriers inside the Exchange are encouraged to ensure that binder templates correspond with form and rate filings, and that submissions pass the federal tools tests.
	Deadline for submission of Material Change Filing to BOI’s Financial Regulation Division and Virginia Department of Health for service area expansions in the individual and small group markets. <a href="#">Administrative Letter 1998-11</a>
6/14 – 8/16	Continual SERFF Data Transfer of <b>QHP</b> and <b>SADP</b> information to Exchange.
6/15– 8/16	Permission to make voluntary changes to binder templates must be requested in advance by Note to Reviewer in applicable SERFF filing as explained in the BOI’s Letter to Carriers.
7/12	Deadline for carriers to submit <b>voluntary service area revisions</b> related to <b>individual and small group health insurance coverage</b> . <b>Plans may be withdrawn following this date if such withdrawal does not cause a change in service area</b> . <b>Deadline for carriers to submit voluntary Prescription Drug Template revisions</b> .
8/5	Deadline for carriers to submit <b>voluntary rate filing revisions</b> related to <b>individual and small group health insurance coverage</b> .
August	SERFF public access restored on or by date of rate presentations.
August	Rate presentations to the Commission ( <b>individual and small group health insurance coverage</b> ).
8/23	Deadline to submit Final Plan ID Crosswalk Templates. Deadline to submit marketing URL data.
8/30	All applications and related reviews finalized for carriers intending to offer <b>QHPs</b> and for <b>SADP</b> carriers requesting to be exchange-certified. No plan withdrawals following this date.
8/30	Final SERFF Data Transfer to Exchange. Health Benefit Exchange (HBE) coordinates certifications with BOI.
9/3- 9/13	Data correction window and plan preview in Exchange Platform. Carriers file changes through SERFF.
9/13	Carrier Plan Confirmation: Carriers mark plans as verified in the Exchange Platform.
9/16- 9/23	HBE sends Certification Agreements and Final Plan Crosswalks inclusive of any cross-carrier plan mappings to carriers. Carriers return signed agreements and final crosswalks.
9/23	Deadline for carriers’ machine-readable data to be posted and marketing URLs to be active.
9/23- 9/30	Carrier validation of live URLs in Exchange Platform. (Certified plan list due from HBE to CMS on 10/1.)
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	Open enrollment begins