



MISSISSIPPI INSURANCE DEPARTMENT

501 N. WEST STREET, SUITE 1001
WOOLFOLK BUILDING
JACKSON, MISSISSIPPI 39201
www.mid.ms.gov

MAILING ADDRESS
Post Office Box 79
Jackson, Mississippi 39205-0079
TELEPHONE: (601) 359-3569
FAX: (601) 359-2474
WATS: 1-800-562-2957 (Incoming-USA)

MIKE CHANEY
Commissioner of Insurance
State Fire Marshal

J. MARK HAIRE
Deputy Commissioner of Insurance

MISSISSIPPI INSURANCE DEPARTMENT BULLETIN 2019-3

TO: ALL ISSUERS OF SINGLE RISK POOL INDIVIDUAL AND
SMALL GROUP HEALTH INSURANCE PRODUCTS AND
STAND-ALONE DENTAL PLANS IN MISSISSIPPI

FROM: MIKE CHANEY
COMMISSIONER OF INSURANCE

DATE: April 16, 2019

SUBJECT: FORM AND RATE FILING GUIDANCE FOR INDIVIDUAL,
SMALL GROUP, AND STAND-ALONE DENTAL PLANS IN
MISSISSIPPI

I. Purpose

This bulletin provides guidance for filers of individual, small group and stand-alone dental plans (SADP), offered inside or outside of (or both) the Federally-Facilitated Marketplace (FFM), that wish to issue or renew plans in Plan Year 2020.

II. 2019 Plan Year Filing Deadlines

In accordance with the United States Department of Health and Human Services (HHS) Timing of Submission and Posting of Rate Filing Justifications for 2019 Filing Year for Single Risk Pool Coverage, Issuers in a State with an Effective Rate Review Program must submit proposed rate filings for single risk pool coverage (both QHPs and non-QHPs) by a date set by the State, as long as the date is not later than July 24, 2019.

III. Filing Process

Plan and rate filings for applicable products should be made via the System for Electronic Rate and Form Filing (SERFF), with form filings submitted no later than May 24, 2019 and rate filings no later than July 2, 2018. Rate filings are expected to comply with the submission requirements outlined in MID Bulletin 2011-7. Issuers seeking to offer Qualified Health Plans (QHPs) through the FFM must also follow the QHP certification

process outlined in the 2019 HHS Letter to Issuers and related guidance. In accordance with these rules, QHP applications must be submitted to the Centers for Medicare & Medicaid Services (CMS) via the Health Insurance Oversight System (HIOS) by June 19, 2019.

Please note that companies are encouraged to submit their filings with the Mississippi Insurance Department (MID) in advance of the dates outlined in this Bulletin. Companies that wait until the deadlines need to understand that their filing could fall into a compressed review timeline. Many times during MID's review, companies are asked to respond to questions as well as provide additional information. If the companies are not able to provide the additional information in a timely manner, they run the risk of MID's review of their filing not being completed before the HIOS deadline of July 24, 2019.

Please direct any questions to the Life and Health Actuarial Division at 601-359-2012.

Issued the 16th day of April, 2019.


Commissioner Mike Chaney