



MISSISSIPPI INSURANCE DEPARTMENT

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

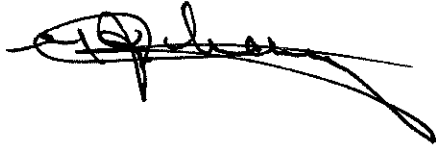
MAILING ADDRESS
Post Office Box 79
Jackson, Mississippi 39205-0079
TELEPHONE: (601) 359-3569
FAX: (601) 359-2474
WATS: 1-800-562-2957 (Incoming-USA)

MIKE CHANEY
Commissioner of Insurance
State Fire Marshal

J. MARK HAIRE
Deputy Commissioner of Insurance

MISSISSIPPI INSURANCE DEPARTMENT BULLETIN 2024-1

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: MARCH 7, 2024

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 and/or outside of, the Federally-Facilitated Marketplace (FFM), that wish to issue or renew plans in Plan Year 2025.

II. 2025 Plan Year Filing Deadlines

In accordance with the United States Department of Health and Human Services (HHS) Timing and Submission and Posting of Rate Filing Justifications for 2025 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 17, 2024.

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 15, 2024, and rate filings no later than June 21, 2024. Rate filings are expected to comply with the submission requirements outline 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 2024 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 July 17, 2024.

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 their filings 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 complete before the HIOS deadline of July 17, 2024.

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

Issued this, the 7th day of March, 2024.



Commissioner Mike Chaney