

FILING REQUIREMENTS HEALTH INSURANCE FORMS AND RATES

The date following each state indicates the last time information for the state was reviewed/changed.

STATE	CITATION	FORM FILING REQUIREMENT	FEE	RATE FILING REQUIREMENT	RATE FILING APPLIES TO:
AL (10/23)	§ 27-14-8; AL ADC 482-1-024	Prior approval (30 day deemed approved)	The greater of a filing fee of \$50 and a commissioner's seal fee of \$5 (totaling \$55) or the amount levied by the state of domicile.	Filing requested for informational purposes only.	Accident and health
	AL ADC 482-1-079	Prior approval		Prior approval (30 day deemed approved)	HMOs
	AL ADC 482-1-071; Bulletin 2021-06	Prior approval		Prior approval	Medicare supplement
AK (10/23)	§§ 21.42.120; 21.42.123; 21.42.125; 21.39.040; 21.39.210; 3 AAC 31.200 to 31.250	File and use with 30 day waiting period with compliance certificate; prior approval (30 day deemed approved) without compliance certificate.	None	File and use if change no greater than 10%; prior approval otherwise.	Each insurer
	§§ 21.51.405; 21.54.015; 3 AAC 31.235			Prior approval (45 day waiting period)	Individual and group health; large employer health care; health care
	§ 21.87.180	Prior approval (30 day waiting period)			HMOs
	3 AAC 28.470 to 28.472	Prior approval		Prior approval	Medicare supplement

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AZ (10/23)	§ 20-1110	Prior approval (30 day deemed approved)	None	Filed for review (HCSO and group health forms are not filed). Prior approval (60 day deemed approved)	Individual health
	§ 20-1057	Prior approval (45 day deemed approved)			Health care services organizations
	AAC R20-6-607				Disability
	§ 20-1691.08	Prior approval (60 day deemed approved)			Long-term care
AR (10/23)	§ 23-79-109; AR ADC 054.00.57	Prior approval (30 day deemed approved)	\$50 policy, rider, application, per submission; \$50 for each rider, application or endorsement filed separately; \$50 for corrections in previously filed forms. \$50 for each rate filing	Prior approval (30 day deemed approved) Prior approval	Individual health
	§ 23-76-112	Prior approval (60 day deemed approved)			Disability HMOs
	AR ADC 054.00.27-15	Prior approval			Medicare supplement

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STATE	CITATION	FORM FILING REQUIREMENT	FEE	RATE FILING REQUIREMENT	RATE FILING APPLIES TO:
CA (10/23)	Ins. §§ 795.5; 10236.13; 10 CCR § 2202	Prior approval (30 day deemed approved)	Individual/group health: \$4900 policy; \$1100 rider; \$1100 new issue rate; \$1450 rate changes. Medicare supplement: \$3180 policy; \$590 rider; \$1260 new issue rate; \$1260 rate changes.	Prior approval	Individual health and group health, medical supplement
	Ins. § 10290; 10 CCR § 2202	Prior approval (120 day deemed approved)	Disability: \$5620 policy; \$1260 rider; \$1260 new issue rate; \$1660 rate change.		Disability
	Ins. § 10236.15; 10 CCR § 2202		Long-term care: \$4960 policy; \$1110 rider; \$1110 new issue rate; \$2600 rate change.	Prior approval	Long-term care
CO (10/23)	§§ 10-16-107; 10-16-107.2; 3 CO ADC 702-4:4-2-40 to 702-4:4-2-41; 702-4:4-2-11; CO Bulletin B-4.81	Prior approval	Included in general fee for services.	Prior approval (60 day deemed approved); file and use for rate filings with no increase requested.	All non standardized health including long-term care, life and disability
	§ 10-16-1306			Prior approval	Standardized health
	§ 10-16-321; 3 CO ADC 702-4:4-2-11 3 CO ADC 702-4:4-3-1	Prior approval (30 day deemed approved)		Prior approval	Medicare supplement

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STATE	CITATION	FORM FILING REQUIREMENT	FEE	RATE FILING REQUIREMENT	RATE FILING APPLIES TO:
CT (10/23)	CT ADC §§ 38a-481-1 to 38a-481-9	Prior approval	None	Prior approval	Individual accident & health
	§ 38a-513	Prior approval		Prior approval	Group health insurance
	§ 38a-481	File and use		Prior approval	Individual health except as noted above.
	§§ 38a-651; 38a-652; CT ADC § 38a-651-3	Prior approval		File and use	Credit accident and health
	§ 38a-183	Prior approval		Prior approval	Hospital service corp., medical service corp., health care center
	§ 38a-501; CT ADC §§ 38a-501-15; 38a-528-8			Prior approval	Long-term care
	CT ADC § 38a-495a-11; § 38a-474	Prior approval		Prior approval (45 days deemed approved)	Medicare supplement
DE (10/23)	18 Del.C. §§ 701; 2504; 2506; 2712; 3333	Prior approval (30 day deemed approved)	\$150 policies, or applications; \$100 rate changes	File and use (60 day deemed approved)	All health including medical supplement, long-term care, HMOs, health service corporations.
	18 DE ADC 1501-17; 18 DE ADC 1501-18	Prior approval		Prior approval	Medicare supplement

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STATE	CITATION	FORM FILING REQUIREMENT	FEE	RATE FILING REQUIREMENT	RATE FILING APPLIES TO:
DC (10/23)	§§ 31-4712; 31-3311.04	Prior approval (30 day deemed approved)	None	Prior approval (30 day deemed approved)	Individual accident and sickness
	§§ 31-3508; 31-3311.04	Prior approval (60 day waiting period after filing)		File and use (60 day deemed approved)	Hospital and medical services subscriber contracts
	§§ 31-3109; 31-3311.04			Prior approval (90 day deemed approved)	Health products with mental illness benefit; drug or alcohol abuse
	§§ 31-3407; 31-3415	Prior approval (30 day deemed approved)		Prior approval (30 day deemed approved)	HMOs
	26-A DC ADC §§ 2216; 2214	Prior approval		Prior approval	Medicare supplement
FL (10/23)	§ 627.410; Rule 69O-149.003	Prior approval (30 day deemed approved)	None	File and use	All health except certain group policies
	Rule 69O-156.012	Prior approval		Prior approval	Medicare supplement
	Rule 69O-191.054; 69O-191.051	File and use		Prior approval	HMOs
GA (10/23)	§§ 33-9-21; 33-24-9; 33-8-1(6)(P-Q); GA ADC 120-2-10-.06; 120-2-25-.01 to 120-2-25-.08 (specifies limited exemptions from filings)	Prior approval (90 day deemed approved subject to possible 90 day extension)	\$25 form; \$75 rate	File and use	All health except certain group accident and health policies

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HI (10/23)	§§ 431:10A-113; 431:10A-309; HAR § 16-12-7.3	Individual health: File and use	\$20 per filing	Annual compliance filing	Individual health and Medicare supplement
	§ 431:14G-105; HAR § 16-171-201	Medicare supplement: Prior approval (61 day deemed approved)	\$50 for form and rate filing	File and use (60 day deemed approved)	All managed care plans
	§ 431:10A-406	Prior approval (30 day deemed approved)		Prior approval (30 day deemed approved)	Extended health
ID (10/23)	§§ 41-1812; 41-2309; IDAPA 18.01.02.040	File and use, certification required (30 day deemed approved)	For rate and form filings not submitted electronically through SERFF -- \$20 for each rate or form filed in excess of 10 per calendar year.	File and use, certification required (30 day deemed approved)	Individual health; credit health
	§ 41-2136 § 41-3915	Prior approval (30 day deemed approved)		File and use	Disability Managed care plans
	IDAPA 18.04.10.056	Prior approval		Prior approval	Medicare supplement
IL (10/23)	215 ILCS 5/143; 5/355; 5/408; 50 IL ADC 916.40	Prior approval (60 day deemed approved with 30 additional day extension)	\$50 per form; \$200 per form for advisory and ratings organizations.	Rate filing shall be submitted with policy form filing.	Individual health; individual and group long-term care
	50 IL ADC 2008.81	Prior approval		Prior approval	Medicare supplement
	215 ILCS 5/155.57	File and use		File and use	Credit accident and health

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STATE	CITATION	FORM FILING REQUIREMENT	FEE	RATE FILING REQUIREMENT	RATE FILING APPLIES TO:
IN (10/23)	§§ 27-8-5-1; 27-8-5-1.5; 27-1-3-15	Prior approval	\$35	Prior approval	Group health
	§§ 27-13-7-9; 27-13-7-11; 27-13-20-1 to 27-13-20-2; 27-1-3-15	Prior approval (30 day deemed approved)	\$35	Prior approval	HMOs
	§§ 27-8-5-1; 27-8-5-1.5; 27-1-3-15; 760 IN ADC 3-12-1	Prior approval	\$35	Prior approval	Medicare supplement
IA (10/23)	§§ 514A.13; IAC 191-30.5(508); 191-36.9(514D)	Prior approval (30 day deemed approved; must be filed 60 days prior to effective date)	None	Prior approval (30 day deemed approved; must be filed 60 days prior to effective date)	All health
	191-37.24(514D)	Prior approval		Prior approval	Medicare supplement
KS (10/23)	§§ 40-216; 40-2215	Prior approval (30 day deemed approved)	None	Prior approval (30 day deemed approved)	Individual and group health
KY (10/23)	§§ 304.14-120; 304.17-380; 304.17-383; 304.17A-095; 806 KAR §§ 14:007; 17:070; 17:150; 4:010	Prior approval (60 day deemed approved)	\$100 credit health filing; \$100 rate revision filing; \$5 all other forms	Prior approval (60 day deemed approved)	All health
	§ 304.32-160	Prior approval (30 day deemed approved)		Prior approval (30 day deemed approved)	Nonprofit hospital, medical-surgical, dental and health service corp.

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STATE	CITATION	FORM FILING REQUIREMENT	FEE	RATE FILING REQUIREMENT	RATE FILING APPLIES TO:
LA (10/23)	§§ 22:861; 22:972; 22:821; 22:1092; LAC 37:XIII.10107	Prior approval (45 day deemed approved)	\$100 per company per product for insurance policy filings	File and use (60 day deemed approved)	All health
	§ 22:821; LAC 37:XIII.545; 550; 10107	Prior approval (60 day deemed approved)	Rates - \$100 per company per type of standard benefit plan	Prior approval	Medicare supplement
	LAC 37:XIII.1917; 1937; 1939; 1941	Prior approval (45 day waiting period)		Prior approval	Long-term care
ME (10/23)	24-A M.R.S.A. §§ 601(17); 2412; 2736; 5004; 5011; 5075-A; Code Me. R. 02-031 Chs. 940; 755; 275; 425; Bulletins 146; 325; 326 & 337	Prior approval (30 day deemed approved)	Cannot exceed \$20 per rate or form filing.	Prior approval (HMO rate filings must be certified by an actuary).	Individual health, Medicare supplement, HMOs, group long-term care and small employer medical plans unless written on a guaranteed loss ratio basis.
	Code Me. R. 02-031 Ch. 940 § 5	Prior approval (30 day deemed approved)		File and use (60 days)	All other health insurance
	24-A M.R.S.A. §§ 601(17); 2736; Code Me. R. 02-031 Ch. 940 §§ 5; 6(D); Code Me. R. 02-031 Ch.755 § 6; Bulletin 325	File and use (if meet minimum standards; if not, prior approval for “supplemental” health coverage designation)	Cannot exceed \$20 per rate or form filing	Prior approval (no deemed approval) except file and use for (1) group rates other than certain small group; and (2) individual rates where the carrier elects the guaranteed loss ratio option or rate review otherwise not required by the ACA (60 day waiting period for file and use).	Individual health, group health, blanket health, and all other types of health insurance except HMO, group disability, credit insurance, long-term care insurance, and Medicare supplement

MAINE (cont.)

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STATE	CITATION	FORM FILING REQUIREMENT	FEE	RATE FILING REQUIREMENT	RATE FILING APPLIES TO:
ME (cont.)	Code Me. R. 02-031 Ch. 940 § 10	File and use		File and use (must be certified by an actuary)	HMO
	Code Me. R. 02-031 Ch. 275 § 15	Prior approval		Prior approval	Medicare supplement
	24-A M.R.S.A. § 5075-A(1); Code Me. R. 02-031 Ch. 425 § 10	Prior approval (60 day review period)		File and use (30 day waiting period and must be certified by an actuary)	Long-term care
	24-A M.R.S.A. §§ 2412; 2736	Prior approval (30 day deemed approved)		Prior approval	All other individual, group, or blanket insurance
MD (10/23)	Ins. §§ 12-203; 12-205; 2-112; COMAR 31.10.01.03; 31.04.17	Prior approval (60 day deemed approved)	\$125 per form and rate	Prior approval (subsequent changes must be filed 90 days before effective date)	All health
	Health – General § 19-713; Ins. § 2-112; COMAR 31.12.02.03	Prior approval (60 day deemed approved)		Prior approval (60 day deemed approved)	HMOs
	COMAR 31.10.06.04	Prior approval		Prior approval	Medicare supplement
MA (10/23)	M.G.L.A. 175 § 110; CMR 801 § 4.02	No filing required.	\$75 per form; \$150 per rate	No filing required.	Health group
	M.G.L.A. 176J § 3; CMR 211 §§ 66.12, 66.08	File and use		Proposed rates must be filed on or before May 15 th for the following calendar year. Rates not disapproved are posted on division website no later than Aug. 31 st .	Small group

MASSACHUSETTS (cont.)

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STATE	CITATION	FORM FILING REQUIREMENT	FEE	RATE FILING REQUIREMENT	RATE FILING APPLIES TO:
MA (cont.)	M.G.L.A. 176M §§ 4 to 5; CMR 211 §§ 41.06; 41.09 to 41.11	Prior approval		Prior approval	Non-group
	CMR 211 § 71.12	Prior approval		Prior approval (30 day deemed approved)	Medicare supplement
MI (10/23)	M.C.L.A. 500.2236; Order No. 10-005-M	Prior approval (30 day deemed approved)	None		
	M.C.L.A. 500.2242; 500.3474	Prior approval		Prior approval	Disability
	§ 500.3525	Prior approval (60 day deemed approved)		Prior approval (60 day deemed approved)	HMOs
	§ 500.3849	Prior approval		Prior approval	Medicare supplement
MN (10/23)	§§ 62A.02; 60A.14; 62A.021	Prior approval (60 day deemed approved)	\$140 per rate or form filing (\$125 if filed electronically)	Prior approval (30 day deemed approved for MNsure health plans, 60 day deemed approved for all other policies).	All policies
	§ 62A.02, Subd 2(b)			File and use	Rates related to accident & sickness as defined in § 62A.01. Does not include Medicare-related coverage.
	§ 62A.021			Prior approval	Accident and health – individual and small employers

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MS (10/23)	§§ 83-9-3 to 83-9-4	Prior approval	\$15 policy; \$10 rider, endorsement; \$10 application		Accident, health, and Medicare supplement
	19 Miss. Admin. Code Pt. 3, R. 4.01	Filed for review and acknowledgment.		Filed for review and acknowledgment.	Other health
	§§ 83-41-315; 83-41-331; 83-41-347	Prior approval	\$15 policy forms, endorsements, riders, applications and rates	Prior approval	HMOs
MO (10/23)	§§ 376.405; 376.465; 376.777; 354.150; 354.495; 20 CSR § 400-13.100;	Prior approval (45 day deemed approved)	\$150 (fee waived if majority shareholder, officer, or director is a member of the Missouri National Guard or any other active duty military)	File and use (30 day waiting period for grandfathered health benefit plans); file and use (60 days after filing for non- grandfathered health benefit plans)	Life, health, and accident
	20 CSR §§ 400-3.200; 400-3.650; 400-13.100	File and use		File and use (annual filing required)	Medicare supplement
MT (10/23)	§§ 33-1-501; 33-1-502	Prior approval (60 day deemed approved)	No fees for filing forms or rates		General
	R. 6.6.508; 6.6.508A	Prior approval		Prior approval (annual filing required)	Medicare supplement
	R. 6.6.3122; 6.6.3124; 6.6.3113	Prior approval		File and use (30 day notice required for rate changes)	Long-term care
	§ 33-22-156			File and use (60 day waiting period)	Group disability

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NE (10/23)	§ 44-710 210 NAC Ch. 22, § 009 § 44-4511; 210 NAC Ch. 46, § 018 § 44-32,133	Prior approval (30 day deemed approved) Prior approval Prior approval (30 day deemed approved)	Retaliatory	Rate schedules shall be filed with policy forms File and use	Sickness and accident Credit accident and health Long-term care HMOs
NV (10/23)	§§ 680B.010; 686B.070; 687B.120; NAC 680B.010; 680B.040 NAC 687B.212; NAC 687B.229	Prior approval (45 day deemed approved, commissioner may extend additional 30 days) Prior approval	\$25 rates and policy; \$10 rider or endorsement	File and use (30 days prior to effective date) Prior approval	Individual health, long-term care, group Medicare supplement
NH (10/23)	§§ 415:1; 415:18; 400-A:35; R. Ins. 401.01 to 401.15 § 420-A:8 § 415-D:11	Prior approval (30 day deemed approved) Prior approval (90 day deemed approved) File and use (30 day waiting period unless approved sooner)	Retaliatory	Prior approval (30 day deemed approved) File and use (30 days) Prior approval File and use (30 day waiting period unless approved sooner)	All individual health, group medical supplement, long-term care, small employer medical, hospital or surgical All other group health Health service corporation Long-term care

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NJ (10/23)	§§ 17B:26-1; 17B:27-49; 17B:27E-11; NJAC §§ 11:4-16.9; 11:4-18.1 to 11:4-18.10; 11:4-40.1 to 11:4-40.11; 11:1-32.5 NJAC §§ 11:4-40.8; 11:4-40.9	Prior approval (60 day deemed approved; for resubmissions, 30 day deemed approved.) File and use available for certain individual and group disability policies.	\$100 policy forms	Prior approval (60 day deemed approved; for resubmissions, 30 day deemed approved.)	Individual health, long- term care
NM (10/23)	§§ 59A-18-12; 59A-18-13; 59A-6-1 §§ 59A-46-8; 59A-46-16 § 59A-24A-8; § 59A-47-26 § 59A-25-8 NM ADC 13.10.15.34	Prior approval (60 days) Prior approval (30 day deemed approved) Prior approval Superintendent has 60 days to disapprove. No form may be used until expiration of 30 days after filing. Prior approval	\$30 policy package; \$15 incidental forms; \$50 rate filing	Prior approval (60 day notice to policy holder) Prior approval (30 day deemed approved) Prior approval Prior approval (15 day deemed approved) File and use Prior approval	All health HMOs Medicare supplement Nonprofit Credit health Long-term care

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STATE	CITATION	FORM FILING REQUIREMENT	FEE	RATE FILING REQUIREMENT	RATE FILING APPLIES TO:
NY (10/23)	Ins. Law §§ 3201; 4308; 11 NYCRR 52.40 Ins. Law §§ 4235(h) 11 NYCRR 52.42	Prior approval (90 day deemed approved) Prior approval	None	Prior approval (60 day deemed approved; superintendent can extend by up to 20 days) File and use Prior approval	Individual health, Group accident and health HMOs
NC (10/23)	§§ 58-51-85; 58-51-95 §§ 58-65-40; 58-65-45	Prior approval (90 day deemed approved) Prior approval (within reasonable time)	None	Prior approval (all individual rate revisions, group medical supplement) Prior approval	All health Health service corporations
ND (10/23)	§§ 26.1-11-06; 26.1-30-19 to 26.1-30-20 ND ADC 45-06-01.1-12 § 26.1-18.1-15	Prior approval (60 day deemed approved) Prior approval	Retaliatory	Prior approval (60 day deemed approved) Prior approval Prior approval	All health Medicare supplement HMOs
OH (10/23)	§§ 3923.02; 3923.021; OH ADC 3901-1-57	Prior approval (30 day deemed approved)	\$50 forms	Prior approval (30 day deemed approved)	All health

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OK (10/23)	36 Okl.St.Ann. §§ 321; 3610; 4402; OK ADC 365:10-5-63; 365:10-5-47.1	Prior approval (60 day deemed approved)	\$50 policy; \$25 rider	Rates filed with form	All health, credit health
	36 Okl.St.Ann. §§ 6908; 6916	Prior approval (30 day deemed approved)		Prior approval (30 day deemed approved)	HMOs
	36 Okl.St.Ann. § 2606	Prior approval (60 day deemed approved)		Prior approval (60 day deemed approved)	Hospital service, medical indemnity corp., nonprofit
	OK ADC 365:10-5-132	Prior approval		Prior approval	Medicare supplement
OR (10/23)	§§ 742.003; 743.018 to 743.020; OAR 836-010-0011; 836-053-0000; 836-053-0910	Prior approval (30 day deemed approved)	None	Prior approval	Individual and groups
	OAR 836-052-0114; 836-052-0132; 836-052-0151	Prior approval		Prior approval	Medicare supplement, except specific groups under OAR 836-052-0114(5).
	§ 743.015; OAR 836-060-0043; 836-060-0031	Prior approval		Prior approval (for deviations from prima facie premium rates); file and use otherwise	Credit health
	OAR 836-052-0566; 836-052-0666; 836-052-0676	Prior approval		Prior approval	Long-term care individuals and groups

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PA (10/23)	40 P.S. §§ 50; 3801.303; 3801.304; 3801.309 31 PA ADC § 89.781	Prior approval (45 day deemed approved; 30 day deemed approved for resubmissions) File and review File and review Prior approval	Retaliatory	Prior approval (45 day deemed approved; 30 day deemed approved for resubmissions) File File Prior approval	All health; some group exempt if meet requirements. Accident and health HMOs Medicare supplement
PR (10/23)	26 LPRA §§ 1111; 9165 § 1908	Prior approval (60 days deemed approved) Prior approval (60 days deemed approved)	None	Prior approval (30 days deemed approved) Prior approval (60 days deemed approved)	All health Health services organization
RI (10/23)	§§ 27-18-8; 27-18-8.1; 42-14-18 § 27-2-10 §§ 27-18-8; 27-18-8.1 § 27-19-7.2 § 27-20-6.2	Prior approval (60 day deemed approved) File and use Prior approval (60 day deemed approved) Prior approval (60 day deemed approved) Prior approval (60 day deemed approved)	\$40 policy and related forms filed together; \$25 revised rate or form; retaliatory on fee-by-fee basis.	Prior approval (60 day deemed approved; actuary certification required) Prior approval (60 day deemed approved; actuary certification required) Prior approval (60 day deemed approved; actuary certification required) Prior approval (60 day deemed approved; actuary certification required)	All health Foreign and alien accident and health Accident and sickness Nonprofit hospital service corporations Nonprofit medical service corporations

RHODE ISLAND (cont.)

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STATE	CITATION	FORM FILING REQUIREMENT	FEE	RATE FILING REQUIREMENT	RATE FILING APPLIES TO:
RI (cont.)	§ 27-41-29.2	Prior approval (60 day deemed approved)		Prior approval (60 day deemed approved; actuary certification required)	HMOs
	230-RICR-20-30-15.5	Prior approval		Prior approval	Medicare supplement
SC (10/23)	§§ 38-71-310; 38-71-720; Bulletin 13-2003	Prior approval (30 day deemed approved)	None	Prior approval (90 day deemed approved)	Individual health, group health
	SC ADC 69-46 § 15	Prior approval		Prior approval	Medicare supplement
SD (10/23)	§§ 58-11-12; 58-11-17; 58-17-4.1; 58-18-20; 58-11-66	Prior approval (30 day deemed approved)	None	Prior approval	Individual health, group and blanket
	SD ADC 20:06:13:22.03	Prior approval		Prior approval	Medicare supplement
TN (10/23)	§ 56-26-102; TN ADC 0780-01-92-.03; 0780-1-92-.04; 0780-01-93-.03	Prior approval (insurer can request informal status conference after 30 days)	None	Prior approval (30 day deemed approved; actuary certification required)	Individual health; marketplace health
	§ 56-26-202	Prior approval (30 day deemed approved)		Prior approval (30 day deemed approved)	Experience-rated group accident and sickness
	TN ADC 0780-01-58-.17; 0780-1-58-.18	Prior approval		Prior approval	Medicare supplement
	TN ADC 0780-01-61-.10	File and use (30 day waiting period)		File and use (30 day waiting period)	Long-term care
TX (10/23)	28 TAC §§ 3.1; 3.4; Ins. §§ 1701.051 to 1701.054	File and use with certificate of compliance; prior approval without certificate (60 day deemed approved)	\$50 exempt from review; \$100 not exempt; \$100 for rates filed separately.	Prior approval	Individual health, long-term care, accident and health
	28 TAC § 3.3322	Prior approval		Prior approval	Medicare supplement

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UT (10/23)	§§ 31A-21-201; 31A-3-103; UAC R590-220; R590-85-4	File and use	Included in annual fee	<p>New form filing - File and use; Rate revision – File for acceptance Rate filing affecting benefits shall include a signed actuarial memorandum.</p> <p>New form filing – file and use; Rate revision – file for acceptance May not use or change a premium rate unless rate, rating schedule, and supporting documentation filed.</p> <p>No change in rating methodology – file before use; Change in rating methodology – file for approval New or revised rate manual shall include an actuarial certification and filed 30 days before use.</p>	<p>Individual health and accident</p> <p>Medical supplement, long-term care, limited long-term care</p> <p>Health benefit plans</p>

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VT (10/23)	8 V.S.A. §§ 4062; 4062a	Prior approval (30 day deemed approved)	\$150 per filing	Prior approval (30 day deemed Commissioner approval; 90 day deemed Green Mountain Board approval)	All health
	8 V.S.A. § 5104	Prior approval	\$150 per filing	Prior approval	HMOs
	8 V.S.A. §§ 4515a; 4587	Prior approval		Prior approval	Nonprofit hospital service corp., medical service corp.
	VT ADC 4-5-14:15	Prior approval		Prior approval	Medicare supplement
	VT ADC 4-5-16:21; 4-5-16:10	Prior approval (30 day deemed approved)		Prior approval (30 day deemed approved)	Long-term care
VI (10/23)	22 V.I.C. §§ 601; 810; 1723	Prior approval (30 day deemed approved)	\$5 per policy form; \$5 per other misc. doc		All health
VA (10/23)	§§ 38.2-316; 38.2-316.1; 14 VAC 5-101-10 to 5-101-120; 5-130-10 to 5-130-100	Prior approval (30 day deemed approved)	None	File with policy form	Individual and certain group health
	14 VAC 5-170-120; 5-170-130	Prior approval		Prior approval	Medicare supplement
	14 VAC 5-200-77; 5-200-155	Prior approval		Prior approval	Long-term care

**FILING REQUIREMENTS
HEALTH INSURANCE FORMS AND RATES**

STATE	CITATION	FORM FILING REQUIREMENT	FEE	RATE FILING REQUIREMENT	RATE FILING APPLIES TO:
WA (10/23)	§ 48.44.020	File and use	None	Prior approval (60 day deemed approved)	Healthcare service contractor, large group
	§ 48.46.060	File and use		Prior approval (60 day deemed approved)	HMO
	§§ 48.18.100; 48.21.045; 48.66.035; 48.44.023; 48.46.066; WA ADC 284-66-243	Prior approval (30 day deemed approved)		Prior approval (30 day deemed approved)	Small group health plan rate changes, Medicare supplement
				Prior approval (60 day deemed approved)	Individual health plan
				File and use (subject to disapproval)	All other health
WV (10/23)	§§ 33-6-8; 33-6-34; 33-16B-1; WV ADC § 114-26-3	Prior approval (60 day deemed approved)	\$100 per form; \$100 per rate; If filing is for more than one insurer, \$100 multiplied by the number of insurers.	Prior approval (60 day deemed approved); rate filings required for new products or rate changes	All health
	§ 33-6-8(b)(2)	File and use (30 day disapproval)			Mass-marketed health
	§ 33-24-6	Prior approval (60 day deemed approved)		Prior approval (60 day deemed approved)	Hospital service corp., medical service corp., health service corp.
	WV ADC § 114-24-13	Prior approval		Prior approval	Medicare supplement

**FILING REQUIREMENTS
HEALTH INSURANCE FORMS AND RATES**

STATE	CITATION	FORM FILING REQUIREMENT	FEE	RATE FILING REQUIREMENT	RATE FILING APPLIES TO:
WI (10/23)	§§ 625.13; 631.20; WI Bulletin 4-28-2008; WI ADC § Ins. 6.05	Prior approval (30 day deemed approved); may file and use with certification; does not apply to long-term care or Medicare supplement.	None	File and use (30 day waiting period; 10 day deemed approved)	Individual health
WY (10/23)	§ 26-15-110 § 26-18-135 §§ 26-34-109; 26-34-126 INS GEN Ch. 35, § 15 § 26-21-108	Prior approval (45 day deemed approved) Prior approval (45 day deemed approved) Prior approval File and use (30 day deemed approved)	None \$10 per document	 File and use Prior approval File and use (30 day deemed approved)	All health Disability HMOs Medicare supplement Credit disability

This chart does not constitute a formal legal opinion by the NAIC staff on the provisions of state law and should not be relied upon as such. Every effort has been made to provide correct and accurate summaries to assist the reader in targeting useful information. For further details, the statutes and regulations cited should be consulted. The NAIC attempts to provide current information; however, readers should consult state law for additional adoptions.