State Plan Management Systems and Submission Deadlines for Plan Year 2027

Questions related to HIOS may be directed to the HIOS Help Desk at 1-877-311-4357 or insurancerating@hhs.gov.
Questions related to SERFF may be directed to the SERFF Help Desk at 816-783-8300 or serffplanmgmt@naic.org.
For more information regarding SERFF Plan Management, please visit http://www.serff.com/serff_health_insurance_plan_management.htm

Last Updated June 2, 2026

State	Marketplace Model	System for Collecting QHP Data	Rate & Form Filing Deadline	Plan Binder Deadline					Additional Information
				Medical - On Exchange	Medical - Off Exchange	Dental - On Exchange	Dental - Off Exchange	Rate Data Template Deadline	
Alabama	FFM	HIOS, State also requires plan data in SERFF	August 12, 2026	June 10, 2026				July 15, 2026	The ALDOI will update the State's Plan Management General Instructions in accordance with the request from the NAIC.
Alaska	FFM	HIOS							
Arizona	FFM	HIOS, State also requires plan data in SERFF		June 16, 2026					
Arkansas	SBM for SHOP only	SERFF	5/11 QHP/Off Marketplace forms, minus schedules of benefits and SBCs; 6/12 QHP/Off Marketplace, Individual SADP Rate Filings; 7/22 SADP Form Filings; 8/26 QHP/Off Marketplace schedules of benefits and SBCs.	May 11, 2026	May 11, 2026	May 11, 2026	May 11, 2026	June 12, 2026	
Covered California	SBM	SERFF & state- developed application		Medical On-Exchange - Individual Due Date Rates Template - 4/30/2026 Rates Table Crosswalk - 4/30/2026 URRT - 4/30/2026 SMRT - 4/30/2026 Final Actuarial Memorandum - 4/30/2026 Service Area Template - 4/30/2026 Plans & Benefits Template - 4/30/2026 Network ID Template - 4/30/2026 Prescription Drug Template - 4/30/2026 Plan ID Crosswalk Template - 4/30/2026 EOC or Policy and SBC* - 8/14/2026 Medical On-Exchange – Small Business Date Due Q1 Rates Template - 7/24/2026 Rates Table Crosswalk - 7/24/2026 URRT - 7/24/2026 Actuarial Memorandum - 7/24/2026 Service Area Template- 7/24/2026 Plans & Benefits Template – standard plans and approved Alternate Benefit Designs - 7/24/2026 Network ID Template - 7/24/2026 Prescription Drug Template - 7/24/2026 Plan Crosswalk ID Template - 7/24/2026 EOC or Policy and SBC* - 9/4/2026	Do not submit off-Exchange data	Dental On-Exchange Individual & CCSB Rates Table Template - 6/2/2026 Rates Table Crosswalk - 6/2/2026 Service Area Template - 6/2/2026 P&B Template - 6/2/2026 Network ID Template - 6/2/2026 Plan ID Crosswalk - 6/2/2026 EOC or Policy Docs* - 8/14/2026 (IFP) 9/4/2026 (CCSB)	Do not submit off-Exchange data		All binders are submitted to Covered California in SERFF. Refer to "Qualified Health Plan Issuer Application Instructions, Section 2D: Plans & Benefits" for complete instructions.
Colorado	SBM	SERFF	Forms Filings - May 11, 2026 Rate Filings - June 29, 2026	June 15, 2026				June 29, 2026	
Connecticut	SBM	SERFF		June 1, 2026					
Delaware	SPM	SERFF		June 15, 2026					
District of Columbia	SBM	SERFF	Plan Forms and Rates Due from the Carrier Dental and Health - May 1, 2026	July 17, 2026				Carrier Final Rate Template Due in SERFF (Dental) - July 24, 2026 Rate Data Template Upload to SERFF - July 24, 2026 Rate Template (Health) SERFF Upload Deadline - September 4, 2026	SBC/Benefit Brochure/EOC Template From Carriers due August 14, 2026
Florida	FFM	HIOS & state- developed application							
Georgia	FFM	HIOS, State also requires plan data in SERFF	May 28, 2026	May 28, 2026	July 1, 2026	May 28, 2026	July 1, 2026	May 28, 2026	
Hawaii	FFM	SERFF & state- developed application							
Idaho	SBM	SERFF	May 26, 2026	June 1, 2026					
Illinois	SPM	SERFF							
Indiana	FFM	HIOS, State also requires plan data in SERFF	Forms: May 14, 2026, for individual and small group ACA filings. June 9, 2026 for SADP filings. Rates: June 9, 2026	June 9, 2026					
Iowa	SPM	SERFF		June 8, 2026					
Kansas	MPM	SERFF	Form Filings May 11, 2026 Rate Filings July 9, 2026	May 11, 2026				July 9, 2026	
Kentucky	SBM-FP	SERFF & state- developed application	Form Filings - April 1, 2026 Schedules - April 15, 2026 Rate Filings - June 1, 2026	June 1, 2026					
Louisiana	FFM	HIOS, State also requires plan data in SERFF	LDI follows the deadlines set by CMS	LDI follows the deadlines set by CMS	LDI follows the deadlines set by CMS	LDI follows the deadlines set by CMS	LDI follows the deadlines set by CMS	LDI follows the deadlines set by CMS	
Maine	MPM	SERFF		June 5, 2026					
Maryland	SBM	State- developed application	Not Applicable	Initial Submission Deadline - June 1, 2026 Final Submission Deadline - September 18, 2026	Not Applicable	Initial Submission Deadline - June 1, 2026 Final Submission Deadline - September 18, 2026	June 1, 2026	Initial Submission Deadline - June 1, 2026 Final Submission Deadline - September 18, 2026	
Massachusetts	SBM	SERFF & State- developed application	May 15, 2026	May 15, 2026	May 15, 2026	July 1, 2026	July 1, 2026	May 15, 2026	
Michigan	SPM	SERFF	These deadlines are applicable to the Rate Data template, rate and form filings: Dental (on and off Exchange) - April 29, 2026 Medical Small Group (on and off Exchange) - May 13, 2026 Individual (on and off Exchange) - May 27, 2026						
Minnesota	SBM	SERFF	April 24, 2026	June 1, 2026	June 1, 2026	June 1, 2026	June 1, 2026	April 24, 2026	
Mississippi	FFM	HIOS, State also requires plan data in SERFF for medical plans, both on and off exchange.	Forms: May 13, 2026 Rates: June 19, 2026	June 19, 2026					
Missouri	FFM	HIOS							
Montana	MPM	SERFF	Binder, Form, & Network Info Due: May 20, 2026 Rate Filings Due: May 20-June 5, 2026 Initial Rate Transfer to CMS: June 10, 2026 Final day for Issuers to make changes to Binder, Form, and Rates: July 29, 2026 CMS Binder Final Deadline: August 12, 2026						
Nebraska	MPM	SERFF	Form: June 3, 2026 Rate: July 15, 2026	June 3, 2026				7/15/2026	
Nevada	SBM	SERFF	Individual Medical June 1st, Small Group Medical July 13th, All Dental June 1st	Individual June 1st, Small Group July 13th	Individual June 1st, Small Group July 13th	June 1st	June 1st	Individual Medical June 1st Small Group Medical July 13th All Dental June 1st	
New Hampshire	SPM	SERFF	May 1, 2026	May 1, 2026	June 22, 2026	May 1, 2026	June 22, 2026	June 8, 2026	
New Jersey	SBM	SERFF	July 15, 2026	May 27, 2026		June 3, 2026		July 15, 2026	
New Mexico	SBM	SERFF	May 16, 2026 *Still being finalized by state.*						
New York	SBM	SERFF & state- developed application for Network Adequacy	Dental Rate and Form Filings – May 8 On and Off Exchange Medical Rate and Form Filings – May 21	June 12, 2026		May 22, 2026		May 21, 2026	
North Carolina	FFM	HIOS, State also requires plan data in SERFF for medical plans, both on and off exchange.	May 15, 2026						
North Dakota	FFM	HIOS							
Ohio	MPM	SERFF	Medical Forms – April 24, 2026; Medical Rates – July 7, 2026; Dental Forms and Rates – May 15, 2026	5/11/2026	Not in Binders (Forms April 24, 2026 and Rates July 6, 2026)	5/11/2026	Not in Binders (all Dental Forms and Rates due May 15, 2026)	Dental – May 15, 2026 Medical - July 6, 2026	
Oklahoma	SBM-FP	SERFF	May 27, 2026, for QHPs July 1, 2026, for non-QHPs	May 27, 2026	July 1, 2026	May 27, 2026	May 27, 2026, for off-Exchange dental seeking QHP certification July 1,2026, for off-Exchange dental not seeking QHP certification	May 27, 2026, for QHPs July 1, 2026, for non-QHPs	
Oregon	SBM	SERFF	Form filing deadlines: •Individual Pediatric Dental - March 9, 2026 •Small Group Pediatric Dental - March 9, 2026 •Small Group Major Medical - June 6, 2026 •Individual Major Medical - June 22, 2026 Rate filing deadlines: • Individual Pediatric Dental - March 30, 2026 • Individual Major Medical - June 3, 2026 • Small Group Major Medical - June 3, 2026 Note: Small Group Pediatric Dental products are not required to file rates for review and prior approval.	•Individual Pediatric Dental - June 3, 2026 •Small Group Pediatric Dental - June 3, 2026 •Individual Major Medical - June 3, 2026 •Small Group Major Medical - June 3, 2026 To help with transfer of information to CMS these dates apply to binders: • August 10, 2026: All revisions to binders are due. • August 14, 2026: Binder lock date. Binders will be locked and transmitted to CMS.						Please visit this link for further details: https://dfr.oregon.gov/rates-forms/Documents/eqnxfy-documents/2027-rate-filing-timelines.pdf
Pennsylvania	SPM	SERFF							
Rhode Island	SBM	SERFF & state- developed application	All QHP Templates and Plan Management Binders are due 7 days post "note to filer" approval of benefit coverage and rate filings submitted via the standard SERFF filing format.	All QHP Templates and Plan Management Binders are due 7 days post "note to filer" approval of benefit coverage and rate filings submitted via the standard SERFF filing format.	All QHP Templates and Plan Management Binders are due 7 days post "note to filer" approval of benefit coverage and rate filings submitted via the standard SERFF filing format.	All QHP Templates and Plan Management Binders are due 7 days post "note to filer" approval of benefit coverage and rate filings submitted via the standard SERFF filing format.	All QHP Templates and Plan Management Binders are due 7 days post "note to filer" approval of benefit coverage and rate filings submitted via the standard SERFF filing format.	All QHP Templates and Plan Management Binders are due 7 days post "note to filer" approval of benefit coverage and rate filings submitted via the standard SERFF filing format.	
South Carolina	FFM	HIOS, State also requires plan data in SERFF	The Rate and Form Filings have the same deadlines as the Binder Submission Filings.	June 5, 2026	June 10, 2026	June 5, 2026		The Rate Data Templates have the same deadlines as the Binder Submission Filings (The federal deadline is July 15, 2026, but 45 CFR 154.220(b) requires issuers to submit rate information by the earlier of: (a) the State's deadline or (b) the date specified by the Secretary of HHS.)	
South Dakota	MPM	SERFF							
Tennessee	FFM	HIOS, State also requires plan data in SERFF							
Texas	FFM	HIOS							
Utah	SBM/MPM	SERFF	Small Employer Medical (On/Off Exchange): Forms: May 6, 2026, no later than 10:00 a.m. MDT Rates: June 10, 2026, no later than 10:00 a.m. MDT Individual Medical (On/Off Exchange): Forms: May 27, 2026, no later than 10:00 a.m. MDT Rates: June 24, 2026, no later than 10:00 a.m. MDT Dental, Small Employer & Individual (On/OFF Exchange): Forms: June 1, 2026, no later than 10:00 a.m. MDT Rates: June 1, 2026, no later than 10:00 a.m. MDT	Small Employer Medical (On/Off Exchange): Binder: May 6, 2026, no later than 10:00 a.m. MDT Forms: May 6, 2026, no later than 10:00 a.m. MDT Rates: June 10, 2026, no later than 10:00 a.m. MDT Individual Medical (On/Off Exchange): Binder: May 27, 2026, no later than 10:00 a.m. MDT Forms: May 27, 2026, no later than 10:00 a.m. MDT Rates: June 24, 2026, no later than 10:00 a.m. MDT		Dental, Small Employer & Individual (On/OFF Exchange): Binder: June 1, 2026, no later than 10:00 a.m. MDT Forms: June 1, 2026, no later than 10:00 a.m. MDT Rates: June 1, 2026, no later than 10:00 a.m. MDT			Small Employer Medical (On/Off Exchange): Rates: June 10, 2026, no later than 10:00 a.m. MDT Individual Medical (On/Off Exchange): Rates: June 24, 2026, no later than 10:00 a.m. MDT Dental, Small Employer & Individual (On/OFF Exchange): Rates: June 24, 2026, no later than 10:00 a.m. MDT	
Vermont	SBM	SERFF	5/11/2026	June 30, 2026	June 30, 2026	June 30, 2026	June 30, 2026	September 8, 2026	
Virginia	MPM	SERFF	Medical form filing – 4/24/2026, dental form and rate filings 5/1/2026, medical rate filings – 5/22/2026	May 22, 2026	May 22, 2026	May 15, 2026	May 15, 2026	May 22, 2026	
Washington	SBM	SERFF & state- developed application	May 14, 2026						
West Virginia	SPM	SERFF	May 20, 2026	July 1, 2026	No binder required	July 1, 2026	No binder required	July 1, 2026	
Wisconsin	FFM	HIOS							
Wyoming	FFM	HIOS							