



RATE FILING REQUIREMENTS WITH THE CSI

- ▶ **Affordable Care Act (ACA) Rates** – Individual/family and small group health plan rates are required to be filed and are subject to file and use rating law 33-22-156 MCA. Large group health plan rates are not required to be filed. Large group health plans must have at least 85% medical loss ratio. Individual/family and small group health plans must have at least 80% medical loss ratio. Rates shall not be inadequate, excessive, or unfairly discriminatory.
- ▶ **Medicare Supplement Rates** – Required to be filed and subject to prior approval per ARM 6.6.508(3). Group policies must have at least a 75% medical loss ratio. Individual policies must have at least 65% medical loss ratio. Rates shall not be inadequate, excessive, or unfairly discriminatory.
- ▶ **Long Term Care and Long Term Care Combination Rates**– Required to be filed and subject to file and use per Rule Chapter 6.6 Subchapter 31 of the ARMs. Rates shall not be inadequate, excessive, or unfairly discriminatory.
- ▶ **Excepted Benefits (accident and disability income, non-ACA coverage such as critical illness, etc.) Rates** – Not required to be filed.
- ▶ **Credit Life and Disability Rates** – Required to be filed and are subject to prior approval per 33-21-205, MCA. Rates shall not be inadequate, excessive, or unfairly discriminatory.
- ▶ **Life Rates** – Not required to be filed.
- ▶ **Property and Casualty Rates** – Required to be filed and are subject to file and use rating law 33-16-203 MCA with the exception of certain workers compensation rating plans which are subject to prior approval. Rates shall not be inadequate, excessive, or unfairly discriminatory.