



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.

To view rates and coverage information, please visit csimt.gov/insurance/rates.