

# COMMISSIONER OF SECURITIES & INSURANCE

MATTHEW M. ROSENDALE, SR.  
COMMISSIONER



OFFICE OF THE  
MONTANA STATE AUDITOR

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## ADVISORY MEMORANDUM UPDATE

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TO: HEALTH INSURERS INTENDING TO ISSUE OR RENEW MAJOR MEDICAL  
HEALTH INSURANCE IN 2019

FROM: Matt M. Rosendale, Commissioner of Securities and Insurance

DATE: April 20, 2018

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### 2019 REQUIREMENTS HEALTH PLAN FORM AND RATE FILINGS INCLUDING QUALIFIED HEALTH PLAN CERTIFICATION

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The Montana State Auditor, Office of the Commissioner of Securities and Insurance (CSI) issued an Advisory Memorandum on April 2, 2018. As mentioned in the previous memo, if any changes were required, we would provide an update. Please see the following updates:

#### **Timeline for Filing** (page 2)

All major-medical health insurers that wish to issue or renew small employer group or individual health insurance coverage must file with the CSI their forms – including all required documents for policies, certificates or membership contracts and their plan binders containing all required templates for coverage that will be issued on or after January 1, 2019, no later than **May 18, 2018 by 5:00 PM MDT**. The opportunity for filing binders containing the required templates will open on **May 7, 2018**. However, the CSI encourages all issuers to file policy forms, amendments to policy forms, membership booklets and other non-template plan documents as soon as possible and well before the **May 18<sup>th</sup>** filing deadline for binders. Network information must also be filed by **May 18<sup>th</sup>**. **Late filings will not be accepted**. New individual plan filings cannot be accepted after **May 18, 2018**; no exceptions.

#### **Rate Filing Requirements** (page 7)

The Part II serves two purposes – it will be posted in PDF format to the CSI website regardless of average or plan-level rate impact and it will be required to be posted in Rich Text Format (RTF) in HIOS if any renewing plan within a product has a rate increase of **15%** or more.

If you have questions, please contact Pam Koenig, Interim Forms Bureau Chief (forms and templates), David Dachs, Market Conduct Examiner (network adequacy), or Nic Ramey, contract actuary (rate filing questions) at [pkoenig@mt.gov](mailto:pkoenig@mt.gov), [ddachs@mt.gov](mailto:ddachs@mt.gov), or [nramey@leif.net](mailto:nramey@leif.net).