



TO: Ohio Off-Exchange Small Employer Group Health Insurers
RE: Ohio Department of Insurance Bulletin Number 2015-03
Composite Rating for Small Employer Premiums under Affordable Care Act (ACA)

Please carefully review the attached copy of Ohio Department of Insurance (ODI) Bulletin Number 2015-03 that is effective October 1, 2015.

The purpose of this notice is to provide supplemental rate filing instructions for Ohio insurers that are eligible under Bulletin 2015-03, and opt to use Ohio's alternate tiered-composite methodology to set small employer premium rates in the off-exchange market for plan years beginning on or after January 1, 2016. Insurers may use this option for all off-exchange products, even those that are also marketed on-exchange. Please note the federal SHOP exchange does not allow composite rating.

Insurers planning on using composite rating outline in Bulletin 2015-03 must submit a supplemental rate filing in SERFF to notify ODI of the specific products for which composite rating will used. Please be aware that no changes may be made at this time to small employer premium rates already approved to be effective for the 2016 plan year.

The supplemental rate filing submission in SERFF must comply completely with the specific instructions provided below.

Instructions for Ohio Small Employer Composite Rating Notification Filing in SERFF:

Filing General Information

1. **Filing Type** - must be **“Rate”**
2. SERFF product coding – (e.g., **TOI** and **Sub-TOI, Market Type**), must be the same as the coding used for the 2016 plan year rate filing that was approved for the applicable product(s)
3. **Implementation Date Requested** – must be on or after **January 1, 2016**
4. **Requested Filing Mode** - should be **“Informational”**
5. **Corresponding Filing Tracking Number** - must contain the SERFF Tracking Number from the 2016 plan year rate filing that was approved for the applicable product(s)
6. **Filing Description** - indicate that the filing is notification of the insurer's intent to use Ohio's tiered-composite methodology for setting small employer group rates pursuant to ODI Bulletin 2015-03

Supporting Documentation Tab

Attach **ONLY** a notification letter to ODI, signed by an authorized representative of the insurer, containing the following information:

1. A statement that, in accordance with ODI Bulletin Number 2015-03, the insurer intends to offer Ohio's tiered-composite rating to small employer groups in the off-exchange market for plan year 2016;
2. The name(s) and the corresponding **HIOS Product ID(s)**, for each off-exchange product for which composite rating will be offered; and
3. The SERFF Tracking Number(s) of the 2016 plan year rate filing(s) that was approved for the off-exchange product(s) listed in item 2 above.

Important Note: Filings that contain additional documentation other than the letter described above and third party filer authorization (if applicable) will not be accepted.

If you have questions regarding the notification filing requirements or ODI Bulletin Number 2015-03, please contact Laura Miller at 614-728-1208, for further information and assistance.

Thank you.