



## Filing Process – Frequently Asked Questions 2014

	<b>Question</b>	<b>Answer</b>
1.	What are the applicable timelines for form filings for products being sold on the exchange?	In order for ODI to transfer approved products to the Exchange, insurers need to submit form filings for QHP/exchange products before <b>April 14, 2014</b> . Please note we encourage insurers to file forms for QHPs that will also be sold off exchange at this time. <i>updated 2/13/14</i>
2.	Can a non-grandfathered individual or small group filing, being sold off the exchange, be submitted after April 14, 2014?	Yes, in order for companies to have approval in time for open enrollment, forms and rates for non-grandfathered individual and small group products being sold off the exchange should be submitted before <b>August 1, 2014</b> . Please note we encourage insurers to follow on exchange timelines for QHPs that will also be sold off exchange. <i>updated 2/13/14</i>
3.	What are the applicable timelines for form and rate filings for products being sold to large groups?	In order for ODI to approve large group products for use by January 1, 2015, insurers should submit form and rate filings before <b>September 12, 2014</b> . <i>updated 2/13/14</i>
4.	Will insurers be permitted to use matrix filings	No, ODI will continue to prohibit matrix filings for the individual or small group market. Due to the level of validation that is required to review forms under the new market rules, matrix filings are no longer a feasible option. However, at this time, ODI will continue to allow matrix filings on grandfather products and large group products. <i>updated 2/13/14</i>
5.	Will ODI continue to allow separate rate review and product review for major medical filings?	Yes, as we did last year, we will continue to utilize separate form and rate filing and review for major medical filings. <i>updated 2/13/14</i>

<p>6. Do policy forms need to be refiled if the forms are staying the same?</p>	<p>No, if nothing in the form is changing, forms do not need to be refiled. However, corresponding rates do need to be filed to be current for the 2015 plan year. More specific information can be found in appendix E of the filing guidance document, <a href="#">here</a>. <i>updated 3/25/14</i></p>
<p>7. Does ODI expect a redline copy of the EOC/policy when companies file revisions to a previously approved form?</p>	<p>When filing revisions to a previously approved form, please include a redlined copy of the revised form under the Supporting Documentation SERFF tab. For additional information on filing forms, please see the ACA Compliant Form Filing Guidance which can be obtained <a href="#">here</a>. <i>updated 3/25/14</i></p>
<p>8. Are the Microsoft Excel EHB and Rx Data Worksheets required to be converted into PDF for filing purposes?</p>	<p>Please submit the EHB and RX Data Worksheets in the excel format. <i>updated 6/26/14</i></p>