

State Plan Management Systems and Submission Deadlines for Plan Year 2025

Questions related to HIOS may be directed to the HIOS Help Desk at 1-877-343-6507 or insuranceoversight@hhs.gov.
 Questions related to SERFF may be directed to the SERFF Help Desk at 816-783-8990 or serffplanmgmt@naic.org.
 For more information regarding SERFF Plan Management, please visit http://www.serff.com/serff_health_insurance_plan_management.htm

Last Updated 4/17/2024

State	Marketplace Model	System for Collecting QHP Data	Rate & Form Filing Deadline	Plan Binder Deadline					Additional Information	
				Medical - On Exchange	Medical - Off Exchange	Dental - On Exchange	Dental - Off Exchange	Rate Data Template Deadline		
Alabama	FFM	HIOS, State also requires plan data in SERFF	8/14/2024	6/12/2024	6/12/2024	6/12/2024	6/12/2024	7/17/2024		
Alaska	FFM	HIOS	HIOS	HIOS	HIOS	HIOS	HIOS	HIOS	HIOS	
Arizona	FFM	HIOS, State also requires plan data in SERFF	5/24/2024	6/14/2024	6/14/2024	N/A	N/A	6/14/2024		
Arkansas	SBM for SHOP only	SERFF	Rate-6/14 and Form Filings-5/15 On and Off Exchange Medical Form Filing 5/15; On and Off Exchange Rate Filings 6/14 (medical and individual dental – group dental not subject to review); SADP forms 7/22	5/15/2024	5/15/24 - Plans and Benefits Attestation due 8/26/24	5/15/2024	5/15/2024	6/14/2024		
California	SBM	SERFF & state- developed application	Individual and Small Group Standard Health Insurance Form Filings (off-Exchange only) May 17, 2024 Individual and Small Group Non-Standard Health Insurance Form Filings (off-Exchange only) May 31, 2024 Binder: Plans and Benefits Template and Transparency in Coverage Template May 31, 2024 Exchange Dental Form Filings and Rate and Loss Ratio Information May 31, 2024 Prescription Drug Formulary Filing and Prescription Drugs Template June 28, 2024 Small Group Rate Filings TBD Discontinuation Notices July 26, 2024 Network Filings June 1, 2024 Provider Directory Policies and Procedures July 1, 2024	6/3/2024	6/3/2024	6/3/2024	6/3/2024	TBD		
Colorado	SBM	SERFF	Forms - 5/17/2024 Rates - 6/24/2024	6/10/2024					6/24/2024	
Connecticut	SBM	SERFF		6/1/2024						
Covered California	SBM	SERFF & state- developed application								
Delaware	SPM	SERFF								
District of Columbia	SBM	SERFF	5/1/2024	7/19/2024					7/26/2024	SBC/Benefit Brochure/EOC Templates - 8/16/2024 Rate Template (Health) Upload Deadline - 9/6/2024
Florida	FFM	HIOS & state- developed application								
Georgia	FFM	HIOS, State also requires plan data in SERFF	5/10/2024	5/10/2024	5/10/2024	5/10/2024	5/10/2024	5/10/2024	Georgia Non-SHOP Small Group Plan Filing Deadline - 6/12/24 Georgia Rate Filing Deadline for Individual Rates without Reinsurance and Non-SHOP Small Group Rates - 7/17/24 Georgia Final Application Deadline - 7/26/24 Marketing URL Submission Deadline - 8/9/24 Machine-Readable & JSON Deadline: - 8/16/24 Marketing URL Live & Active Deadline: - 8/30/24	
Hawaii	FFM	SERFF & state- developed application	Tuesday, June 4, 2024	Tuesday, June 11, 2024	Tuesday, June 11, 2024	Tuesday, June 11, 2024	Tuesday, June 11, 2024	Tuesday, June 4, 2024		
Idaho	SBM	SERFF	6/22/2024	6/3/2024	6/3/2024	6/3/2024	6/3/2024	6/22/2024		
Illinois	SPM	SERFF	DOI awaits the finalization of the PY25 NBPP to determine deadlines for Binder submissions. Historically, DOI has had a filing/submission deadline no less than 2-weeks before the first initial data transfer to Federal CMS. Once the PY25 NBPP is finalized, the Department will issue its annual QHP/NQHP rate, form, and Binder submission Company Bulletin similar to previous years.	DOI awaits the finalization of the PY25 NBPP to determine deadlines for Binder submissions. Historically, DOI has had a filing/submission deadline no less than 2-weeks before the first initial data transfer to Federal CMS. Once the PY25 NBPP is finalized, the Department will issue its annual QHP/NQHP rate, form, and Binder submission Company Bulletin similar to previous years.	DOI awaits the finalization of the PY25 NBPP to determine deadlines for Binder submissions. Historically, DOI has had a filing/submission deadline no less than 2-weeks before the first initial data transfer to Federal CMS. Once the PY25 NBPP is finalized, the Department will issue its annual QHP/NQHP rate, form, and Binder submission Company Bulletin similar to previous years.	DOI awaits the finalization of the PY25 NBPP to determine deadlines for Binder submissions. Historically, DOI has had a filing/submission deadline no less than 2-weeks before the first initial data transfer to Federal CMS. Once the PY25 NBPP is finalized, the Department will issue its annual QHP/NQHP rate, form, and Binder submission Company Bulletin similar to previous years.	DOI awaits the finalization of the PY25 NBPP to determine deadlines for Binder submissions. Historically, DOI has had a filing/submission deadline no less than 2-weeks before the first initial data transfer to Federal CMS. Once the PY25 NBPP is finalized, the Department will issue its annual QHP/NQHP rate, form, and Binder submission Company Bulletin similar to previous years.	DOI awaits the finalization of the PY25 NBPP to determine deadlines for Binder submissions. Historically, DOI has had a filing/submission deadline no less than 2-weeks before the first initial data transfer to Federal CMS. Once the PY25 NBPP is finalized, the Department will issue its annual QHP/NQHP rate, form, and Binder submission Company Bulletin similar to previous years.		
Indiana	FFM	HIOS, State also requires plan data in SERFF	Forms: 5/14/24 for individual and small group ACA filings and 6/11/24 for SADP filings Rates: 6/11/24	6/11/2024	6/11/2024	6/11/2024	6/11/2024	6/11/2024		
Iowa	SPM	SERFF	IID follows the CMS submission timelines and deadlines and hopes to have the finalized deadline soon.	IID follows the CMS submission timelines and deadlines and hopes to have the finalized deadline soon.	IID follows the CMS submission timelines and deadlines and hopes to have the finalized deadline soon.	IID follows the CMS submission timelines and deadlines and hopes to have the finalized deadline soon.	IID follows the CMS submission timelines and deadlines and hopes to have the finalized deadline soon.	IID follows the CMS submission timelines and deadlines and hopes to have the finalized deadline soon.		
Kansas	MPM	SERFF	7/8/2024	5/13/2024					7/8/2024	
Kentucky	SBM-FP	SERFF & state- developed application	Form Filings - April 1 Schedules - April 15 Rate Filings - June 1	6/1/2024	6/1/2024	6/1/2024	6/1/2024	Submitted with Rate Filing - June 1		
Louisiana	FFM	HIOS, State also requires plan data in SERFF	Louisiana will default to CMS deadlines	Louisiana will default to CMS deadlines	Louisiana will default to CMS deadlines	Louisiana will default to CMS deadlines	Louisiana will default to CMS deadlines	Louisiana will default to CMS deadlines		
Maine	MPM	SERFF	Deadline for initial submission for all is 6/10/2024.							

Maryland	SBM	State- developed application	NA	6/3/24 - Initial Submission 9/12/24 - Final Submission	NA	6/3/24 - Initial Submission 9/12/24 - Final Submission	6/3/24 - Initial Submission 9/12/24 - Final Submission	6/3/24 - Initial Submission 9/12/24 - Final Submission		
Massachusetts	SBM	SERFF & State- developed application	<ul style="list-style-type: none"> Form filings are due 5/15/2024 for on-exchange. Form filings (Evidences of Coverage) are due 7/1/2024 for off-exchange; Schedules of Benefit and any changes to plan designs must be sent in on 5/15/2024 for off-exchange. 	5/15/2024	5/15/2024	5/15/2024	N/A	5/15/2024		
Michigan	SPM	SERFF	<ul style="list-style-type: none"> All dental - May 1, 2024 All Small Group (On and Off Market) – May 15, 2024 All Individual (On and Off Market) - May 29, 2024 	<ul style="list-style-type: none"> All Small Group – 5/15/2024 All Individual – 5/29/2024 	5/1/2024	5/1/2024	5/1/2024	<ul style="list-style-type: none"> All dental - May 1, 2024 All Small Group (On and Off Market) - May 15, 2024 All Individual (On and Off Market) - May 29, 2024 		
Minnesota	SBM	SERFF	Medical & Dental Forms 04/26/2024 Medical & Dental Rates 06/03/2024 Medical & Dental Binders 06/03/2024							
Mississippi	FFM	HIOS, State also requires plan data in SERFF for medical plans, both on and off exchange.	Forms May 15, 2024 Rates June 21, 2024	6/21/2024	6/21/2024	6/21/2024	6/21/2024	6/21/2024		
Missouri	FFM	HIOS	HIOS	HIOS	HIOS	HIOS	HIOS	HIOS	HIOS	
Montana	MPM	SERFF	Binder, Form, & Network Info Due: May 15, 2024 Rate Filings Due: May 15-June 5, 2024 Initial Rate Transfer to CMS: June 12, 2024 Final day for Issuers to make changes to Binder, Form, and Rates: July 31, 2024 CMS Binder Final Deadline: August 14, 2024							
Nebraska	MPM	SERFF	Dental Rates: 6/7; On-Exchange: 7/17; Off Exchange: 7/17; Forms: 6/5	6/5/2024	6/5/2024	6/5/2024	6/5/2024	6/5/2024	17-Jul	
Nevada	SBM	SERFF								
New Hampshire	SPM	SERFF	8/14/2024	5/7/2024	5/7/2024	7/10/2024	7/10/2024	6/10/2024		
New Jersey	SBM	SERFF	6/7/2024	6/14/2024	6/14/2024	6/14/2024	6/14/2024	7/19/2024		
New Mexico	SBM	SERFF	5/13/2024	5/20/2024	5/20/2024	5/20/2024	5/20/2024	5/20/2024		
New York	SBM	SERFF & state- developed application for Network Adequacy	Dental rate and form filings are due on May 8th, 2024; Medical rate filings are due on May 15, 2024. Medical form Filings are due on May 24th, 2024.	6/14/2024	DFS will request after 2025 rates have been finalized.	5/22/2024	We no longer require Off-Exchange dental binders.	May 15th, 2024 for the medical RDTs as part of the rate filing; May 22 as part of the Dental Binders and June 14 as part of the Medical Binders		
North Carolina	FFM	HIOS, State also requires plan data in SERFF for medical plans, both on and off exchange.	5/15/24 - 5/24/24	6/12/2024	6/12/2024	6/12/2024	NCDOL does not require submission of Plan Binders for Stand-alone dental plans (SADP)	5/15/24 - 5/24/24		
North Dakota	FFM	HIOS	HIOS	HIOS	HIOS	HIOS	HIOS	HIOS	HIOS	
Ohio	MPM	SERFF	Form Filings – All ACA compliant individual and small group major medical- April 24th – All SADPs, On-Exchange and/or Off-Exchange certified dental plans – May 13th – Large group major medical – August 28th Rate Filings – All SADPs, On-Exchange and/or Off-Exchange certified dental plans – May 13th – All ACA compliant On-Exchange individual and small group major medical- June 24th – All ACA compliant Off-Exchange only individual and small group major medical- July 12th – Large group major medical – August 28th	5/10/2024	N/A	5/10/2024	5/10/2024	Dental On- and/or Off-Exchange (SADPs) – May 13th Medical On-Exchange (QHPs) – June 24th		
Oklahoma	FFM	HIOS	HIOS	HIOS	HIOS	HIOS	HIOS	HIOS	HIOS	
Oregon	SBM	SERFF	see link	5/17/2024	5/17/2024	5/17/2024	5/17/2024	5/17/2024	https://dfr.oregon.gov/rates-forms/Documents/notify-documents/2025-rate-filing-timelines.pdf	
Pennsylvania	SPM	SERFF	5/15/2024	5/15/2024	5/15/2024	5/15/2024	5/15/2024	5/15/2024		
Rhode Island	SBM	SERFF & state- developed application	All QHP Templates and Plan Management Binders are due 7 days post “note to filer” approval of benefit coverage and rate filings submitted via the standard SERFF filing format.							
South Carolina	FFM	HIOS, State also requires plan data in SERFF	6/7/2024	6/7/2024	6/5/2024	6/7/2024	6/7/2024	The Rate Data Templates have the same deadlines as the Binder Submission Filings (The federal deadline is July 17, 2024, but 45 CFR 154.220(b) requires issuers to submit rate information by the earlier of: (a) the State’s deadline or (b) the date specified by the Secretary of HHS.)		
South Dakota	MPM	SERFF								
Tennessee	FFM	HIOS, State also requires plan data in SERFF	6/12/2024	6/12/2024	6/12/2024	6/12/2024	6/12/2024	6/12/2024		
Texas	FFM	HIOS	HIOS	HIOS	HIOS	HIOS	HIOS	HIOS	HIOS	
Utah	SBM/MPM	SERFF	Small Employer Medical (On/Off Exchange): <ul style="list-style-type: none"> Binder: May 8, 2024, no later than 10:00 a.m. MDT Forms: May 8, 2024, no later than 10:00 a.m. MDT Rates: June 12, 2024, no later than 10:00 a.m. MDT Individual Medical (On/Off Exchange): <ul style="list-style-type: none"> Binder: May 29, 2024, no later than 10:00 a.m. MDT Forms: May 29, 2024, no later than 10:00 a.m. MDT Rates: June 26, 2024, no later than 10:00 a.m. MDT Dental, Small Employer & Individual (On/Off Exchange): <ul style="list-style-type: none"> Binder: June 3, 2024, no later than 10:00 a.m. MDT Forms: June 3, 2024, no later than 10:00 a.m. MDT Rates: June 3, 2024, no later than 10:00 a.m. MDT 							

