

BUREAU OF INSURANCE
2024 PLAN YEAR IMPLEMENTATION CALENDAR (Health Insurance)
 Note: All Dates Below are Subject to Change.

2023		Revised 7/12/2023
3/28	BOI Teleconference with carriers – focus on mental health parity and updates to deadlines and health insurance filing instructions – details will be found at: Virginia SCC - ACA Rate & Form Filing Information	
4/1	SERFF public access suspended for any health form, rate and binder revisions made on or after this date (individual and small group health insurance coverage). Information received on or after this date will not be publicly available until proposed rate changes are posted as required by CMS (proposed for 7/26), and public access is restored on the date of the rate presentations (noted below).	
4/14	Form filing deadline for health carriers offering individual and small group health insurance coverage inside or outside the State-based Exchange (SBE) . This does not include carriers submitting SADPs to be exchange-certified.	
4/19	QHP and SADP applications available for completion through SERFF.	
4/28	Form and rate filing deadline for carriers submitting SADPs to be exchange-certified.	
5/1	BOI will post reinsurance payment parameters by this date.	
5/12	Binder filing deadline for carriers offering SADPs requesting to be exchange-certified. Carriers are encouraged to ensure that binder templates correspond with form and rate filings, and that submissions pass the federal tools tests.	
	Deadline for optional Early Bird submission of QHP binders (rate information optional).	
5/17– 8/16	Continual SERFF Data Transfer of QHP and SADP information to CMS/SBE. Some changes submitted during this time may not be able to be made or may be restricted, as described in the CMS 2024 Draft Letter to Issuers in the Federally-facilitated Exchanges and as described in the deadlines below.	
5/19	Initial rate filing deadline for health carriers offering individual and small group health insurance coverage inside or outside the SBE .	
	Binder filing deadline for carriers offering individual and small group health insurance coverage inside or outside the SBE . Carriers inside the SBE are encouraged to ensure that binder templates correspond with form and rate filings, and that submissions pass the federal tools tests.	
	Deadline for submission of Material Change Filing to BOI’s Financial Regulations Department and Virginia Department of Health for service area expansions in the individual and small group markets	
6/14 - 8/16	Permission to make voluntary changes to binder templates must be requested in advance by Note to Reviewer in applicable SERFF filing as explained in the BOI’s Letter to Carriers. Transparency in Coverage due 6/14 in Binder.	
7/14	Deadline for carriers to submit voluntary service area revisions related to individual and small group health insurance coverage . Plans may be withdrawn following this date if such withdrawal does not cause a change in service area.	
7/14	Deadline for carriers to submit voluntary Prescription Drug Template revisions.	
7/19	Deadline for carriers to submit voluntary rate filing revisions related to individual and small group health insurance coverage .	
8/9	SERFF public access restored on or by date of rate presentations.	
8/9	Rate presentations to the Commission (individual and small group health insurance coverage).	
8/16	Submit Final Plan ID Crosswalk Templates.	
8/16	Deadline for carriers to submit marketing URL data. All applications and related reviews finalized for carriers intending to offer QHPs and for SADP carriers requesting to be exchange-certified. No plan withdrawals following this date.	
8/17	Final SERFF Data Transfer to HBE Platform.	
8/21 - 9/1	Data correction window and plan preview in HBE platform. Carriers file changes through SERFF. HBE coordinates certifications with BOI.	
9/1	Carrier Plan Confirmation: Carriers mark plans as verified in the HBE Platform.	
9/4-9/15	HBE sends Certification Agreements and Final Plan Crosswalks inclusive of any cross-carrier plan mappings to carriers. Carriers return signed agreements and final crosswalks.	
9/20	Deadline for carriers’ machine-readable data to be posted and marketing URLs to be active.	
10/14	Final date for state action on rates for carriers with only non-QHPs in the individual or small group markets.	
11/1	Open enrollment begins.	