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BULLETIN NO. 2024-01

TO: All Health Insurance Issuers, Health Care Service Plans and Health Maintenance Organizations

FROM: Mark Fowler
Commissioner of Insurance 

DATE: April 11, 2024

RE: PY 2025 Filing Guidance

EFFECTIVE: Immediate

Pursuant to the 2016 collaborative agreement between the Commissioner of insurance and the U. S. Department of Health & Human Services-Centers for Medicare & Medicaid Services, this Bulletin informs carriers of the filing deadlines for PY 2025 as they pertain to Alabama. Proposed Plan Year (PY) 2025 Qualified Health Plan (QHP) Data Submission and Certification Timelines were issued on November 16, 2023. Please see the Center for Medicare and Medicaid Services (“CMS”) proposed bulletin at <https://www.cms.gov/files/document/proposed-py2025-qhp-data-submission-and-certification-timeline-bulletin.pdf> for further guidance on proposed rate filings and issuer submission deadlines.

The non-QHP form filings will follow the same timetable as QHP form filings.

The Table of Deadlines is:

Process	Due Date	Notes
Submission window for form filings for PY 2025 opens	4/17/2024	QHP and Non-QHP Individual and Small Group health insurance market
Submission deadline of all Individual and Small Group form filings	6/12/2024	
Rate Filing Deadline for Alabama	7/17/2024	
Deadline for Issuer Submission of Changes to QHP Applications	8/14/2024	
Alabama Binder Submission Deadline	8/14/2024	
Open Enrollment	11/1/2024	

Please note in the chart above that the Department has set the rate filing deadline as July 17, 2024. Please see the November 16, 2023, CMS proposed bulletin at [2024-proposed-rate-review-bulletin.pdf](#) for guidance on proposed rate filings and issuer submission deadlines.

If you have any further questions regarding rate filings, please contact Sanjeev Chaudhuri, Chief Actuary (Sanjeev.Chaudhuri@insurance.alabama.gov). For questions related to form filings, please contact either Yada Horace, Rates & Forms Manager (Yada.Horace@insurance.alabama.gov) or Anthony Williams, Insurance Rate Analyst (Anthony.Williams@insurance.alabama.gov).