



KAY IVEY  
GOVERNOR

MARK FOWLER  
COMMISSIONER

STATE OF ALABAMA  
DEPARTMENT OF INSURANCE  
201 MONROE STREET, SUITE 1700  
POST OFFICE BOX 303351  
MONTGOMERY, ALABAMA 36130-3351  
TELEPHONE: (334) 269-3550  
FACSIMILE: (334) 241-4192  
INTERNET: [www.aldoi.gov](http://www.aldoi.gov)

DEPUTY COMMISSIONERS  
JIMMY W. GUNN  
LARRY CHAPMAN


CHIEF EXAMINER  
SHEILA TRAVIS

STATE FIRE MARSHAL  
SCOTT F. PILGREEN

GENERAL COUNSEL  
REYN NORMAN

**BULLETIN NO. 2023-01**

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

FROM: Mark Fowler   
Commissioner of Insurance

DATE: March 17, 2023

RE: PY 2024 Filing Guidance

EFFECTIVE: Immediately

---

The Alabama Department of Insurance and the Center for Consumer Information and Insurance Oversight (CCIIO) with the U.S. Department of Health and Human Services entered into a Collaborative Enforcement Agreement in 2016.

This Bulletin is to inform carriers of the filing deadlines for PY 2024 as they pertain to Alabama. As you are aware, the Qualified Health Plan (QHP) Data Submission and Certification for Plan Year 2024 was issued on March 10, 2023. Please visit : <https://www.cms.gov/files/document/py2024-qhp-data-submission-and-certification-timeline-bulletin.pdf> for guidance on submission deadlines.

The Non – QHP form filings will follow the same timetable as QHP form filings.

Below is the Table of Deadlines:

<b>Process</b>	<b>Due Date</b>	<b>Notes</b>
<b>Submission window for QHP Applications for PY 2024</b>	<b>4/19/23</b>	<b>QHP and Non-QHP Individual and Small Group Health Insurance Market</b>
<b>Submission Deadline for all QHP Applications (Individual and Small Group Form Filings)</b>	<b>6/14/23</b>	
<b>Rate Deadline for Alabama</b>	<b>7/19/23</b>	
<b>Deadline for Issuer Submission of Changes to QHP Applications</b>	<b>8/16/23</b>	
<b>Alabama Binder Submission Deadline</b>	<b>8/16/23</b>	
<b>Open Enrollment Begins</b>	<b>11/1/23</b>	

Please note in the Chart above that the Department has set the Rate Filing Deadline as 7/19/2023. Please visit : <https://www.cms.gov/files/document/2023-final-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](mailto:Sanjeev.chaudhuri@insurance.alabama.gov)). For questions related to Form Filings, please contact Anthony Williams, Insurance Rate Analyst ([Anthony.williams@insurance.alabama.gov](mailto:Anthony.williams@insurance.alabama.gov)).