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BULLETIN NO. 2025-02

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

FROM: Mark Fowler MF 4/18/25
Commissioner of Insurance

DATE: April 18, 2025

RE: PY 2026 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 2026 as they pertain to Alabama. As you are aware, the Proposed Plan Year (PY) 2026 Qualified Health Plan (QHP) Data Submission and Certification Timeline was issued on December 31, 2024. Please visit https://www.cms.gov/files/document/py2026-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:

Process	Due Date	Notes
Submission window for form filings for PY 2026 opens	4/16/2025	QHP and Non-QHP Individual and Small Group health insurance market
Submission deadline of all Individual and Small Group form filings	6/11/2025	
Rate Filing Deadline for Alabama	7/16/2025	
Deadline for Issuer Submission of Changes to QHP Applications	8/13/2025	
Alabama Binder Submission Deadline	8/13/2025	
Open Enrollment	11/1/2025	

Please note in the chart above that the Department has set the rate filing deadline as July 16, 2025. Please visit https://www.cms.gov/files/document/2025-rate-review-bulletindocx-508-compliant.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@jnsurance.alabama.gov).

MF/AW/ct