TRINIDAD NAVARRO COMMISSIONER



STATE OF DELAWARE DEPARTMENT OF INSURANCE

## DOMESTIC AND FOREIGN INSURERS BULLETIN NO. 132

TO: INSURERS, HEALTH SERVICE CORPORATIONS, AND MANAGED CARE ORGANIZATIONS THAT DELIVER OR ISSUE FOR DELIVERY IN THIS STATE INDIVIDUAL AND GROUP INSURANCE POLICIES OR PLANS SUBJECT TO REGULATION UNDER TITLE 18 OF THE DELAWARE CODE.

RE: QUALIFIED HEALTH PLAN (QHP) AMENDED RATE FILING – LIMITED DATA CORRECTION WINDOW

**DATED:** August 18, 2022

The purpose of this Bulletin is to notify issuers that the Department will accept revisions to QHP Plan Year 2023 (PY23) rate filings via the System for Electronic Rates & Forms Filing (SERFF) **through Wednesday, August 24, 2022**. Only revisions related to the extension of the American Rescue Plan Act (ARPA) subsidy will be accepted through the Unified Rate Review Template (URRT). No additional changes may be made to the existing QHP PY23 rate filings. Issuers should review their previously-filed rates to determine whether any revisions are necessary as a result of the extension of the ARPA subsidies.

## **Background**

QHP rate filings were due on August 17, 2022. Issuers may have submitted their QHP PY23 rate filings on the assumption of the premium tax credit provisions of ARPA expiring at the end of 2022. The Inflation Reduction Act, signed by President Biden on August 16, 2022, extends the expanded premium tax credit through 2025. Centers for Medicare & Medicaid Services (CMS) has notified states and issuers that a Limited Data Correction Window will be available August 29-31, 2022 for any revised rates in the URRT that have been finalized by the Department.

The Department anticipates receiving additional information from CMS related to the Limited Data Correction Window and will continue to update the regulated community promptly.

SERFF inquiries should be submitted to the SERFF Help Desk at serffhelp@naic.org.

Questions concerning this Bulletin should be emailed to rate@delaware.gov.

NOTE: This Bulletin is intended solely for informational purposes. It is not intended to set forth legal rights, duties, or privileges, nor is it intended to provide legal advice. Readers should consult applicable statutes and rules and contact the Delaware Department of Insurance if additional information is needed.

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This Bulletin shall be effective immediately and shall remain in effect unless withdrawn or superseded by subsequent law, regulation or bulletin.

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Trinidad Navarro Delaware Insurance Commissioner

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