



## OVERVIEW OF PPACA CHANGES

### Pre-PPACA Filings:

Once the PPACA fields and Sub-TOI's are activated on June 9, 2010, ALL filings submitted since 2006 (both open and closed filings) with the PPACA eligible Sub-TOI's will automatically be labeled 'Pre-PPACA Submission'. If the filing is truly not PPACA-related, no action will need to be taken on this filing; the label is for informational purposes only.

If, after reviewing the filing, it is determined that the filing is actually PPACA-related, the industry will need to create a Post-Submission Update to mark the file with the appropriate PPACA value. It will be the state's responsibility to send a Note to Filer, requesting that the industry make the necessary changes via a Post-Submission Update and the state must assure that Post-Submission Update functionality is enabled (see below).

The "Pre-PPACA Submission" field will not be available for Search and Export; it is solely for informational purposes.

General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	Companies and Contact	Filing Fees	Filing Correspondence
<p><b>PPACA:</b> Pre-PPACA Submission</p> <p><a href="#">What is PPACA?</a></p> <p><b>Product Name:</b> * Hospital Indemnity <span style="float: right;">Dee</span></p>						

### Identifying a PPACA-Related Filing:

PPACA-related filings will look the same as other SERFF filings, except there will be a flag on the General Information Tab.

If the filing is submitted under one of the eligible Sub-TOI's, but is not PPACA related, the value 'Not PPACA-Related' will be displayed. Otherwise, one or a combination of the other Values will appear, 'Non-Grandfathered Immed Mkt Reforms', or 'Grandfathered Immed Mkt Reforms'. The PPACA help link will also appear on the General Information tab.

General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	State Specific	Companies and Contact	Filing Fees	Filing Correspondence
<p><b>PPACA:</b> Not PPACA-Related</p> <p><a href="#">What is PPACA?</a></p> <p><b>Product Name:</b> * PPACA <span style="float: right;"><b>Deemer Date:</b></span></p> <p><b>Project Name:</b> <span style="float: right;"><b>Project Number:</b></span></p>							

The PPACA fields were implemented for the states to accurately segment PPACA-related filings, and so the industry could flag a PPACA-related filing appropriately. These



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fields will assist the states in searching and reporting on PPACA filings in the future (they are currently not part of the Search or Export options).

It should be noted that if a state accepts both 'Grandfathered' and 'Non-Grandfathered' values in one submission, the industry has the ability to select both values, but they may only select one value. In order to correct the filing, they will need to submit a Post-Submission Update.

### Post-Submission Updates:

If the industry submitted the PPACA-related filing with the incorrect values, they will need to make the corrections through a Post-Submission Update.

Post-Submission updates allow the industry to make changes to specific fields in SERFF, including PPACA-related fields. In addition, Post-Submission Updates will allow states accurate options for identification to search and report on PPACA-related filings in the future. Please contact the SERFF Team to enable this feature.

Once the state confirms they will accept Post-Submission Updates, all available PSU fields will be available to the industry. We cannot limit Post-Submission Updates to only PPACA related fields.

If there are any limitations to what the state will accept via Post-Submission Updates, or if there is any specific information the industry should know; states should enter the details in the Post-Submission Update Setting Comments field.

A State Configuration Manager should click on the Settings tab, choose 'Settings' then click the 'Edit' button and enter comments. Once the comments have been saved, they will be available to all industry users who generate a Post-Submission Update.

Settings	State Instance Profile		
Status Options	Prefix:	Instance Name:	State
Objection Letter Text	Edit Preference Settings		
EFT Options	Only One Company Allowed on P&C Filings:	<input type="radio"/> Yes <input checked="" type="radio"/> No	
State Specific Fields	Only One Company Allowed on LAH Filings:	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Public Access	Disposition Submit Restricted to Primary Reviewer:	<input type="radio"/> Yes <input checked="" type="radio"/> No	
	Use State TOI Information:	<input type="radio"/> Yes <input checked="" type="radio"/> No	
	License Check Required:	No	
	View of License Permitted:	No	
	Non-Bypassable Requirements Allowed:	No	
	Compact Participant:	Yes	
	Default Business Type:	Life, Accident/Health, Annuity, Credit	
	Allow State Rate Data:	No	
	Prohibit Note To Reviewer on Closed Filings:	<input type="radio"/> Yes <input checked="" type="radio"/> No	
	Post Submission Update Setting:	Open and Closed Filings	
	Post Submission Update Setting Comment:	<input type="text"/>	
		<input type="button" value="Save"/>	<input type="button" value="Cancel"/>

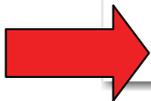


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### PDF Pipeline:

The PPACA-related fields will appear on a PDF Pipeline, but only on filings that are PPACA-eligible.

Product Name: PPACA	SERFF Tr Num: NAWS-126483196 State: Alaska
TOI: H15G Group Health - Hospital/Surgical/Medical Expense	SERFF Status: Submitted to State State Tr Num:
Sub-TOI: H15G.001 Any Size Group	Co Tr Num:
Filing Type: Form	Co Status:
	Author: zIndustrySupportKM zSERFFStaff
	Date Submitted: 06/07/2010
Implementation Date Requested:	State Status:
	Reviewer(s):
	Disposition Date:
	Disposition Status:
	Implementation Date:
<b>General Information</b>	
Project Name:	Status of Filing in Domicile:
Project Number:	Date Approved in Domicile:
Requested Filing Mode:	Domicile Status Comments:
Explanation for Combination/Other:	Market Type:
Submission Type:	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 06/07/2010	Explanation for Other Group Market Type:
Company Status Changed:	State Status Changed:
Deemer Date:	Created By: zIndustrySupportKM zSERFFStaff
Submitted By: zIndustrySupportKM zSERFFStaff	Corresponding Filing Tracking Number:
PPACA: Not PPACA-Related	



### Search and Export:

At this time, PPACA fields are not available in Search and Export. We are building these options into the Search and Export tool and should have them enabled within the year.

PPACA fields are available for Public Access.