

**Policy Form Filing Requirements Table – ACA-Compliant Plans**

<b>Requirement Category</b>	<b>Category Definition</b>	<b>Filing Instructions</b>	<b>Timing and Conditions of Filing</b>
Policy/ Certificate/ Contract Form	Document used to prescribe the terms of the insurance contract	<ul style="list-style-type: none"> <li>• Attach to the Form Schedule tab in SERFF</li> <li>• If form is to supersede a previously submitted version, attach the previously approved or filed version clearly marked “for reference only” and with changes redlined to the Policy/Certificate/Contract requirement in SERFF</li> <li>• Detailed policy form filing checklists are available in the <a href="#">Policy Forms Checklists</a> section of the OCI Web site</li> </ul>	<ul style="list-style-type: none"> <li>• Must be filed at least 30 days prior to use</li> <li>• A Policy/Certificate/Contract Form that was previously filed and includes no changes must still be submitted and will be reviewed for compliance with updated positions and guidance from CMS/OCI</li> </ul>
Application/ Enrollment Form	Document that requests information regarding the individual or entity applying for coverage	<ul style="list-style-type: none"> <li>• Attach to the Form Schedule tab in SERFF</li> <li>• If form is to supersede a previously submitted version, attach the previously approved or filed version clearly marked “for reference only” and with changes redlined to the Application/Enrollment Form requirement in SERFF</li> </ul>	<ul style="list-style-type: none"> <li>• Must be filed at least 30 days prior to use</li> <li>• If the Application/Enrollment Form was previously filed and no changes were made since the previous filing, submission is not required</li> </ul>
Schedule of Benefits	Document listing the services for which payment will be made under the insurance contract	<ul style="list-style-type: none"> <li>• Attach to the Form Schedule tab in SERFF</li> <li>• If form is to supersede a previously submitted version, attach the previously approved or filed version clearly marked “for reference only” and with changes redlined to the Schedule of Benefits requirement in SERFF</li> </ul>	<ul style="list-style-type: none"> <li>• Must be filed at least 30 days prior to use</li> <li>• If the Schedule of Benefits was previously filed and no changes were made since the previous filing, submission is not required</li> </ul>
Rider/ Endorsement/ Amendment	Document that becomes part of the insurance contract	<ul style="list-style-type: none"> <li>• Attach to the Form Schedule tab in SERFF</li> <li>• If form is to supersede a previously submitted version, attach the previously approved or filed version clearly marked “for reference only” and with changes redlined to the Rider/Endorsement/Amendment requirement in SERFF</li> </ul>	<ul style="list-style-type: none"> <li>• Must be filed at least 30 days prior to use</li> <li>• A Rider/Endorsement/Amendment that was previously filed and includes no changes must still be submitted and will be reviewed for compliance with updated positions and guidance from CMS/OCI</li> </ul>

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Summary of Benefits and Coverage (SBC)	Document required by PPACA that provides consumer with information about benefits and coverage	<ul style="list-style-type: none"> <li>• Attach to the Supporting Documentation tab in SERFF</li> <li>• If form is to supersede a previously submitted version, attach the previously approved or filed version clearly marked “for reference only” and with changes redlined to the SBC requirement in SERFF</li> <li>• Attach the related policy form marked “for reference only”</li> </ul>	<ul style="list-style-type: none"> <li>• Must be submitted with any non-grandfathered individual or small group comprehensive health insurance policy form filing</li> </ul>
Essential Health Benefit Prescription Drug Formulary	Excel spreadsheet listing the prescription drugs for which payment will be made under the contract	<ul style="list-style-type: none"> <li>• Attach to the Supporting Documentation tab in SERFF</li> <li>• Indicate whether the drug formulary covers at least one drug in every USP category and class, or the same number of prescription drugs in each USP category and class as the EHB benchmark plan</li> </ul>	<ul style="list-style-type: none"> <li>• Must be filed at least 30 days prior to use</li> </ul>
<a href="#">Certification of Actuarial Equivalence</a>	Statement by a qualified actuary that an EHB benefit substitution is substantially similar to the benefit provided in the benchmark plan	<ul style="list-style-type: none"> <li>• For each benefit substitution, attach a completed Certification of Actuarial Equivalence in template format to the Certification of Actuarial Equivalence requirement in SERFF</li> </ul>	<ul style="list-style-type: none"> <li>• Must be submitted with any policy form filing that includes documents with EHB benefit substitutions</li> <li>• Submit one completed template for each EHB benefit substitution</li> </ul>
<a href="#">Pediatric Dental Disclosure</a>	Disclosure language to be provided at the time of policy solicitation if the contract does not include embedded pediatric dental benefits	<ul style="list-style-type: none"> <li>• Attach to the Pediatric Dental Disclosure requirement in SERFF</li> </ul>	<ul style="list-style-type: none"> <li>• Must be submitted with any filing that includes a Policy/Certificate/Contract Form, Schedule of Benefits, or Rider/Endorsement/Amendment that affects EHBs but does not include pediatric dental benefits (see <a href="#">OCI bulletin dated April 2, 2013</a>)</li> </ul>
<a href="#">PPACA Uniform Compliance Summary</a>	Federal template document required to verify compliance with immediate market reforms effective March 23, 2010	<ul style="list-style-type: none"> <li>• Attach to the PPACA Uniform Compliance Summary requirement in SERFF</li> </ul>	

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<a href="#">MHP Attestation Form</a>	Certification from an officer of the company that the company complies with State and Federal statutory requirements related to Mental Health Parity	<ul style="list-style-type: none"> <li>• Attach to the MHP Attestation requirement in SERFF</li> </ul>	Must be submitted with any filing that includes a Policy/Certificate/Contract Form, Schedule of Benefits, or Rider/Endorsement/Amendment that affects Parity for Mental Health Substance Abuse and Medical Surgical Benefits.
Certification of Compliance and Readability	Certification from an officer of the company that the company has complied with statutory and rule requirements	<ul style="list-style-type: none"> <li>• Attach to the Certification of Compliance and Readability requirement in SERFF</li> </ul>	
Statement of Variability	Document that describes the range of variable information in the form documents submitted	<ul style="list-style-type: none"> <li>• Attach to the Statement of Variability requirement in SERFF</li> </ul>	
Redline Version	Document identifying changes to a previously filed version of the document	<ul style="list-style-type: none"> <li>• Attach to the Redline Version requirement in SERFF</li> </ul>	