

# **2017 Health Benefit Plan and Pediatric Dental Plan Rate and Form Filing April 11, 2016**

*The purpose of this document is to provide insurers doing business in Kentucky with guidance from the Department of Insurance (DOI) for implementing the Affordable Care Act. This Implementation Update is not legally binding on the Department or the reader. The ultimate authority for the interpretation of the Affordable Care Act lies with the Department of Health and Human Services.*

## **Frequently Asked Questions #1**

### **1. What are the timeframes for filing forms, rates, and binders?**

Form filings are due April 1, 2016. Rate filings and binders are due May 1, 2016.

### **2. When are standalone dental plans due?**

Forms are due April 1, 2016. Rates and binders are due May 1, 2016. Binders will also be required for “Exchange Certified” plans offered off the Exchange.

### **3. Must plans remove the limits for ABA therapy, due to no limits in the benchmark plan?**

Yes, limits must match the benchmark plan.

### **4. Are “transitional” plans going to be allowed to be extended until December 31, 2017?**

Yes.

### **5. What are the requirements for Student Health Plans for 2017?**

Plans must meet an actuarial value of at least 60 percent. Forms will be allowed to file variable schedules, but the minimum benefits must meet at least 60 percent.

### **6. Are insurers required to file the Federal Crosswalk in the binder for plans being renewed?**

Yes.

### **7. Will the enrollment for 2017 on the SBM-FP be an active or passive enrollment?**

It will be an active enrollment.