

PY 2026 Health Benefit Plan and Pediatric Dental Plan
Kentucky Department of Insurance
Rate and Form Filing Guidance
March 17, 2025

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.

I. Key State Deadlines¹:

Activity	Due Date to Kentucky DOI
Health benefit plan form filings ²	April 1, 2025
Form filings for schedules and QTL tool	April 15, 2025
Standalone dental form filing	April 1, 2025
Network adequacy filings	April 1, 2025
Health benefit plan and SADP initial rate filings	June 02, 2025
Prescription drug templates and binder filings	June 02, 2025
Open Enrollment	November 1, 2025

II. Other Key Issues

- a. Is the Kentucky DOI going to allow extension of “transitional” plans through December 31, 2026?

- i. This has been approved to be extended through December 31, 2026.

CMS issued guidance³ on March 23, 2022, extending the non-enforcement policy for transitional plans to policy years beginning after October 1, 2022, and will remain in effect until CMS announces that all such coverage must come into compliance with the specified requirements.

- b. Are issuer service area changes permissible?

- i. Yes, the DOI and the SBE may permit an issuer to expand or reduce their service area after the initial data submission filing. However, such changes require approval from both DOI and the SBE. Service area changes are not permitted until approval has been granted. The deadline for changes is July 15, 2025.

¹ All dates are subject to change.

² Includes both qualified health plans (QHP) and non-qualified health plans (non-QHP).

³ <https://www.hhs.gov/guidance/sites/default/files/hhs-guidance-documents/Extension%20of%20Limited%20Non-enforcement%20policy%20through%20CY%202023%20and%20later%20benefit%20years%20%281%29.pdf>

- ii. Service Area Expansions must be filed with DOI for approval on or before June 10, 2025. Approval of additional counties for network adequacy should be received before including additional counties in the Service Area template.
- c. Network Adequacy Review
 - i. DOI will perform the network adequacy review and confirm satisfaction of KRS 304.17A-515 and 45 CFR 156.230 standards.
 - ii. In accordance with CMS guidance, issuers are encouraged to expand the use of telehealth as part of their network. Telehealth should be provided in accordance with existing Kentucky law (KRS 304.17A-138) and any subsequently enacted legislation. Telehealth is not used in network adequacy testing.
- d. DOI will post all initial rate filings by issuer on June 17, 2025.
- e. Mental Health Parity Tool for QTL compliance review to be filed with form filings for the top five non-grandfathered plans based on projected membership per market segment. The template and instructions will be available through SERFF and the Department of Insurance's website. Each QTL tool completed for a plan needs to be submitted with the corresponding schedule form filing.
- f. Enhanced Premium Subsidies are currently scheduled to expire on December 31, 2025. In order for them to continue there needs to be legislation passed in Congress. Since we do not know what will transpire, we are going to require the following be filed:
 - i. One rate filing with two sets of rates and two unified rate review templates with each health benefit plan rate filing.
 - ii. One set of rate assumes the enhanced subsidies are extended for PY2026 and the other set without the extended enhanced subsidies

The Kentucky Department of Insurance is prepared to answer any questions and offer guidance on the health benefit plan rate and form filing process. Please do not hesitate to contact us.