

FILING REQUIREMENTS HEALTH INSURANCE FORMS AND RATES

11/06

The date following each state indicates the last time information for the state was reviewed/changed.

STATE	CITATION	FORM FILING REQUIREMENT	FEE	RATE FILING REQUIREMENT	RATE FILING APPLIES TO:
AL (11/06)	§ 27-14-8; Ins. Reg. 482-1-024	Prior approval (30 day deemer)			
AK (11/06)	§ 21.42.120; § 21.42.123	Prior approval (30 day deemer)		Prior approval File and use	Med. supp. Hosp. or medical service corp.
	Order 83-1	Exempts certain forms			
AZ (11/06)	§ 20-1110	Prior approval (30 day deemer) for individual and all HCISO forms. Group health and disability forms are exempt.		Filed for review (HCISO and group health forms are not filed)	
	Reg. 20-6-607				
AR (11/05)	§ 23-79-109	Prior approval (30 day deemer)	\$50 policy, rider, application, per submission \$20 for each rider, application or endorsement filed separately \$20 for corrections in previously filed forms	Prior approval (30 day deemer)	Individual health

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CA (11/05)	Ins. § 10290	Prior approval	\$609 policy \$305 certificate \$137 rider \$189 application \$137 other forms \$32 enrollment form \$32 text cell \$137 new rate issues \$179 rate increase	File No filing	Individual health, LTC, med. supp., credit health Other lines
CO (11/05)	§§ 10-16-107; 10-16-107.2; Ins. Reg. 1-1-6; 4-2-11 § 10-16-105(6.5); Ins. Reg. 4-2-11 Ins. Reg. 4-3-1 § 10-10-109	Certification (31 days prior to use and annual filing due December 1) Prior approval Certification (31 days prior to use, annual filing due July 1)	Included in general fee for services	File and use Certification (due Mar. 1 annually) Prior approval Prior Approval (30 day deemer)	All health except preneed funeral, med supp., long-term care and credit life Small Group Annual Certification Medicare supplement Credit life and disability
CT (11/05)	Ins. Reg. 4-4-2 §§ 38a-182, 38a-183, 38a-474, 38a-481, 38a-513; Reg. 38a-652; Reg. 38a-481-1 to 38a-481-4	Prior approval	retaliatory	File and use Prior approval Prior approval (30 day deemer)	Group LTC credit HMOs, med. supp., credit health Individual health except as noted above

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DE (11/05)	tit. 18 §§ 701, 2504, 2712, 3333	Prior approval	\$50 policies, riders applications, endorsements * \$50 rate changes	File and use (45 days)	All health including med supp, LTC, HMOs, health service corps.
DC (11/05)	§§ 31-3403, 31-4712, 32-3508 § 31-3109	Prior approval	\$25 fee is being waived by dept.	File and use (30 days) Prior approval	All health Health products with mental illness benefit
FL	§ 627.410	Prior approval (30 day deemer)		Prior approval (30 day deemer)	All health
GA (11/05)	§ 33-24-9; Reg. 120-2-10-.06, Reg. 120-2-25 specifies limited exemptions from filings	Prior approval (90 day deemer but could be extended for additional 90 days)	\$25 form \$75 rate	Prior approval for initial rates on selected products only: LTC, Med supp, HMO, PPO initial, credit A&H, group health conversion, PSHCC. Renewal rates representing an increase on products above also are required to be filed.	Individual and group health for products as specified in previous column. Initial rates for other health products without express citations to the contrary should be filed for informational purposes only (no filing fees apply to informational rate filings).
HI (11/05)	§§ 431:10A-113, 431:10A-309 § 431:14F-105 (sunsets 6/30/06)	File—individual health Prior approval—med. supp.	\$20 per form \$50 per rate filing \$20 for form and rate filing	Annual compliance filing Prior approval	Approved plans All managed care plans

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ID (11/05)	§§ 41-1812; 41-2136; Ins. Reg. 18.01.44 § 011	File and use, certification required	No fee	File and use, certification required	Individual health
IL (11/05)	215 ILCS 5/143, 5/355, 5/408, Reg. tit. 50 § 916.40	Prior approval	\$50 per form No maximum	Informational filing; insurer must receive acknowledgment before use	Individual health
IN (11/05)	§ 27-8-5-1	Prior approval (30 day deemer)	\$35; or retaliatory fee	File and use (30 days)	Group health
	§§ 27-13-7-11	Prior approval (30 day deemer)	\$35; or retaliatory fee	Prior approval (30 day deemer)	Individual health
	§§27-13-20-1 to 27-13-20-2	Prior approval		Prior approval	HMOs
IA (11/05)	§§ 514A.13; Reg. 191-30.5, 191-36.9	Prior approval (30 day deemer)		Prior approval (30 day deemer)	All health
KS	§§ 40-216; 40-2215	Prior approval (30 day deemer)		File and use	Individual and group health
KY (11/05)	§§ 304.14-120, 304.17-380, 304.17-383, 304.17A-095; Reg. 806 KAR §§ 14:007. 15:150	Prior approval (60 day deemer)	\$5 per form or retaliatory fee, whichever is greater \$100 rates	Prior approvals (30 day deemer)	All health

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LA (11/05)	§§ 22:211, 22:620; Reg. 78, §10107 (37:XIII.10107) § 22:1078; Reg. 33, §545 and 550 (37:XIII.545 and 550)	Prior approval (45 day deemer) Prior approval (45 day deemer)	\$100 per company per product for insurance policy filings Rates - \$100 per company per type of standard benefit plan	File and use Prior approval	All health Med. supp.
ME (11/05)	Reg. 46, § 1917 and 1937 (37:XIII.1917 and 1937) tit. 24-A §§ 601, 2412, 2736, 2802, 5004, 5011, 5075-A; Ins. Reg. ch. 940, 755, 275, 425, 140; Bulletin 146, 325, 326, and 337	Prior approval (30 day deemer)	No filing fees required for rate.	Prior Approval	Long term care
MD (11/05)	Ins. §§ 12-203, 12-205, 2-112; Reg. 31.10.01.02, 31.10.01.02A, 31.04.17	Prior approval (60 day deemer)	\$20 per rate or form filing \$125	File and use (60 days) Prior approval (90 days for changes)	All health, except individual, med supp., LTC, small group non-electing guaranty loss ratio option
MA	§ 175:110 Reg. 801 CMR 4.02 § 176J:3, Reg. 211 CMR 66.13 §§ 176:4 to 176:5 Reg. 211 CMR 41.00	No filing required File and use Prior approval (standard plan)	\$75 per form \$150 per rate	No filing required No rate filing, actuarial certification required Prior approval	Health group Small group Non-group

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MI (11/05)	§§ 500.2236; 500.2242(a), 500.3474 Reg. 500.801 to 500.806, Order 97-010-M	Exempt from filing	none	File and use	Individual health
MN (11/05)	§ 62A.02	Prior approval (60 day deemer)	\$90 per rate or form filing; \$75 per form or rate if filed electronically	Prior approval (60 day deemer)	All policies
	§ 62A.02, Subd 2(b)			File and use	Rates related to accident & sickness as defined in §62A.01. Does not include Medicare-related coverage.
MS	§ 83-9-3 Ins. Reg. A&H 73-4	Prior approval	\$15 policy \$10 rider, endorsement \$10 application	Prior approval Filed for review and acknowledgment	Med. supp. and LTC Other health
MO	§§ 376.405, 376.777.7 Reg. tit. 20 § 400-8.200	Prior approval (60 day deemer)	\$50 each separately filed policy, rider, certificate	No provision	
MT (11/05)	§§ 33-2-708, 33-2-709 33-1-501	Prior approval (60 day deemer) (Deemer eff. 1/1/06)	No fees for filing forms or rates	Prior approval Rates must be accepted prior to use	Credit insurance Med. supp.
NE (11/05)	§ 44-710 §44-4501; Reg. tit. 210 ch. 46	Prior approval Prior approval	Retaliatory Retaliatory	No provision File and use Prior Approval	Other health All other health Long term care
	Reg. tit. 210 ch. 36	Prior approval	Retaliatory	Prior Approval	Med. Supp.

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NV (11/05)	§§ 680B.010, 687B.120, 689A.360, 695C.170, 695C.180	Prior approval (45 day deemer)	\$25 policy \$10 rider or endorsement	File and use (group) Prior approval (individual and all HMO)	Group health Individual health and HMO
NH (11/05)	§§ 415:1, 415:18 Reg. Ins. 401.02, 401.03	Prior approval	Retaliatory fee-for-fee	Prior approval File and use (30 days)	All individual health; group med supp., LTC, small employer medical, hospital or surgical All other group health
NJ (11/05)	§§ 17B:26-1, 17B:27-25, 17B:27-49; 17B:27E-11; 17B-27-74 Reg. 11:4-16, 11:4-18, 11:4-40	Prior approval (60 day deemer. New submission - 30 day deemer) Option to file and use available for certain forms	annual assessment	Prior approval (60 day deemer. Resubmission - 30 day deemer)	Individual health, LTC
NM (11/05)	§§ 59A-18-12, 59A-18-13	Prior approval (60 days)	\$30 policy package \$15 incidental forms \$50 rate filing	Prior approval	All health
NY (11/05)	Ins. Law §§ 3201; 4308, 4235(h)	Prior approval	None	Prior approval	Individual health and group and blanket forms where jurisdiction applies
NC (11/05)	§§ 58-6-5; 58-51-85; 58-51-95; 58-65-40; 58-68- 45; 58-67-50	File and use (Premium rates must accompany form submissions)	None	Prior approval (all individual rate revisions, group med. Supp., medical service corp. rates) File and use (general group rate revisions) HMOs required to file for annual approval	All health

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ND (11/05)	§§ 26.1-11-06; 26.1-30-19 to 26.1-30-20	Prior approval (60 day deemer)	Retaliatory	Prior approval (60 day deemer)	All health
OH (11/05)	§§ 3923.02, 3923.021	Prior approval (30 day deemer)	\$50, retaliatory	Prior approval (30 day deemer)	All health
OK (11/05)	tit. 36 §§ 3610, 4402	Prior approval (30/60 day deemer depending on type of filing)	\$50 policy or retaliatory if higher \$25 rider or retaliatory if higher	File and use	Individual health
OR (11/05)	§§ 742.003, 746.005, 743.018, 743.730(17)(27)(28); 743.737, 743.760; Reg. 836-010-0011	Prior approval		Prior approval	Individual and groups, except groups with more than 25 lives
	§ 836-052-0114	Prior approval		Prior approval	Medicare supp., except specific groups under Reg. 836-052-0114(5)
	§ 836-060-0043			Prior approval (for deviations from prima facie)	Credit life and health
	§ 836-060-0026 to 836-060-0031			File and use (for statutory prima facie)	Credit life and health
	Reg. 836-052-0510	Prior approval			Long term care individuals and groups
PA	§§ 40-23-102, 40-89-103	File and use (45 days) for new submissions (30 days) for resubmissions	Retaliatory	File and use (45 days) for new submissions (30 days) for resubmissions	All health; some group exempt if meet requirements

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RI (11/05)	§§ 27-18-8, 42-14-18; Reg. R27-23-1101 to R27-23-1102; R27-23-1106 to 27-23-1107	Prior approval (60 day deemer)	\$40 policy and related forms filed together \$25 revised rate or form; retaliatory on fee- by-fee basis	Prior approval (60 day deemer)	All health
SC	§§ 38-71-310, 38-71-720 Reg. 69-46, Bulletin 2-93	Prior approval (90 day deemer)		Prior approval (90 day deemer)	Individual health, group med. supp.
SD (11/05)	§§ 58-11-12, 58-11-17 58-17-4.1	Prior approval (30 day deemer)	Retaliatory	File and use (30 day deemer)	Individual health
TN (11/05)	§§ 56-26-102, Reg. ch. 0780-1-20	Prior approval (30 day deemer)	Retaliatory	Prior approval (30 day deemer)	All health except experience rated groups
TX	Reg. 28 TAC 3.4	File and use with certificate of compliance, prior approval without certificate (60 day deemer)	\$100 not exempt \$50 exempt from review	File and use Prior approval	Individual health, LTC Credit health, med. supp. Group health HMO
UT (11/05)	§ 31A-21-201 Reg. R590-220	File and use	Included in service fee	File and use	Individual health, med. Supp., long term care, health benefit plans
VT (11/05)	Ins. Reg. 93-5; tit. 8 §4062	Prior approval (30 day deemer)	\$50 per filing or retaliatory, whichever is greater	Prior approval (30 day deemer)	All health

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VA (11/05)	§ 38.2-316; Reg. 14 VAC 5-100-10 to 5-100-80; Reg. 14 VAC 5-130-10 et. seq., 14 VAC 5-170-120, 14 VAC 5-200-77, 150 and 153	Prior approval (30 day deemer)		File and receive acknowledgment Prior approval	Group health Individual health, all med. supp.
WA (11/05)	§ 48.44.020 \$ 48.46.060	File and use File and use	No fee No fee	File and use File and use	Healthcare service contractor, large group HMO large group
WV (11/05)	§§ 48.18.100, 48.18.010, 48.19.010, 48.20.025, 48.21.045, 48.66.035, 48.44.017, 48.44.023, 48.46.062, 48.46.066	Prior approval (30 day deemer)	No fee	Prior approval File and use (informational only)	Small group health plan rate changes, med. supp Individual health plan
WI (11/05)	§§ 33-6-8, 33-6-34, 33-16B-1 § 33-6-8(b)(2)	Prior approval (60 day deemer) File and use (30 day disapproval) Mass marketed health offered to association.	\$50 per form \$75 per rate	File and use (subject to disapproval) Prior approval (60 day deemer)	All other health All health
WY (11/05)	§§ 625.13, 631.20 Reg. § INS 6.05 §§ 26-15-110; 26-18-135	Prior approval (30 day deemer) Prior approval (45 day deemer)	None No fee	Use and file (30 days) File and use	Individual health Individual health

This chart does not constitute a formal legal opinion by the NAIC staff on the provisions of state law and should not be relied upon as such. Every effort has been made to provide correct and accurate summaries to assist the reader in targeting useful information. For further details, the statutes and regulations cited should be consulted. The NAIC attempts to provide current information; however, readers should consult state law for additional adoptions.