# **ConsumersUnion**

May

**POLICY & ACTION FROM CONSUMER REPORTS** 

## Update: Rate Review, QHP Certification, and 3Rs Timeline, 2017

**Red font** indicates Rate Review timeline Black font indicates 3Rs and MLR timeline Blue font indicates QHP certification dates

ay	June	July
<ul> <li>•May 1: deadline for submission of final 2018 benefit year risk adjustment/reinsurance data</li> <li>•May 10: start of initial FFM QHP application window (ends 6/21)</li> </ul>	<ul> <li>June 1: Submission deadline for all rate filing justifications (RFJs) for single risk pool coverage, QHP and non-QHP, in states without Effective Rate Review Program.</li> <li>June 21: end of FFM QHP application submission window; deadline to submit rate table templates for single risk pool coverage that includes a QHP</li> <li>June 22: start of QHP review period</li> <li>June 30: 2018 benefit year risk adjustment and reinsurance summary report released</li> </ul>	<ul> <li>July 17: submission deadline for <u>all</u> rate filing justifications (RFJs) for single risk pool coverage, QHP <u>and</u> non-QHP, in states <i>with</i> Effective Rate Review Program, unless the state sets an earlier deadline</li> <li>July 25: deadline to change any proposed RFJs in HIOS URR module</li> <li>July 25: end of CMS review period for initial QHP applications</li> <li>July 31: deadline for submission of final 2018 benefit year risk corridors data, and for MLR report for 2018</li> </ul>
<ul> <li>ptember</li> <li>Sept. 11: end of final CMS review of final QHP Application Submissions</li> <li>Sept. 14-15: CMS sends final correction Notice to issuers with Agreements for signature and Plan Lists for confirmation</li> <li>Sept. 15: start of limited data correction window (ends 10/7)</li> <li>Sept. 16-27: issuers send signed Agreements, confirmed plan lists, and final plan crosswalks to CMS</li> <li>Sept. 27: states send CMS final plan recommendations</li> </ul>	October •Oct. 6: deadline for all single risk pool covera includes <u>only non-QHE</u> final status in the URR •Oct. 11-12: CMS sends certification notices w countersigned agreem final plan lists to issues •Oct. 7: end of limited correction window	ge thatcorridors paymentsPs to be incollection of chargessystem•Nov. 1: Target datesRFJ information forithcoverage (QHP andtarget date for StatersRate Review Program

### August

- •Beginning of remittance, collection of 2018 benefit year risk adjustment and reinsurance payments and charges (no date set)
- •Aug. 1: target date for CMS to publicly post rate filing information for single risk pool coverage (QHP and non-QHP)
- •Aug. 1: deadline for states to publicly post proposed rate increases subject to review for signle risk pool coverage (QHP and non-QHP), unless the state sets an earlier deadline.
- •Aug. 1-2: CMS sends First Correction Notice to issuers
- •Aug. 16: deadline for all RFJ for single risk pool coverage that includes a QHPto be in final status in the URR system
- •Aug. 16: final deadline for issuer changes to QHP application •Aug. 17: start of final CMS review of final QHP application submissions

#### September

- •Sept. 14 correctio Agreem Lists for
- •Sept. 15 correctio
- •Sept. 16 Agreem final plai
- •Sept. 27 recomm

18 benefit year risk s and charges; es begins (no date set) e for CMS to post all

single risk pool non-QHP). Also, tes with an Effective am to post final rate on for single risk pool non-QHP), unless the r deadline

furcated reinsurance )18 benefit year

#### December

•Remittance of Risk Corridors payments begins (no date set)