



QHP FORMS AND RATE SUBMISSION TIMELINE 2016 PLAN YEAR

March 23, 2015: VHC provides carriers with 2016 plan benefit and AV calculator analysis, approved by GMCB. (1-3 days following GMCB approval).

March 30, 2015: Carriers must submit the following forms for Major Medical Plans: (5 business days from receipt of Wakely AV Calculator analysis by the carriers).

To be submitted under the SERFF Form tab:

1. Certificate of Coverage
2. Sample SBC (fully-populated SBCs to be submitted to the filing as soon as possible).

To be submitted under the SERFF Supplemental Documents tab:

1. Certifications and Assurances
2. Acknowledgements and Attestations
3. Statement of A.V. Methodology
4. Non-Standard Plan Questionnaire, as applicable
5. Actuarial value certification for standard plans (Wakely)
6. PPACA Uniform Compliance Summary
7. Vermont Compliance Summary
8. Flesch Score Certifications
9. F-106 form
10. Redlined copies of revised forms, as applicable
11. H-2009-03 certification
12. Statements of Variability

Note: All form filing material will be submitted via SERFF's form filing process.

Carriers should use the following TOI and sub TOI:

TOI: H16G Group Health – Major Medical

Sub TOI: H16G.001Any Size Group – Other

Please note that due to the adaptation of SERFF to accommodate Vermont's bi-furcated rate and form review process, two TOI H16G options will appear in the list. If the initial selection does not allow you to make a combined small group and individual filing, then please select the other option from the list in SERFF.

April 3, 2015: Form filing due for Stand Alone Dental
The following forms must be submitted for **Dental Plans** on VHC:

To be submitted under the SERFF Form tab:

1. Certificate of Coverage
2. Outline(s) of Coverage
3. Group Contract (if applicable; confer with VHC)
4. Group contract application (if applicable; confer with VHC)
5. Enrollment form (if applicable; confer with VHC)

To be submitted under the SERFF Supplemental Documents tab:

1. Certifications and Assurances
2. Acknowledgements and Attestations
3. Statement of A.V. Methodology
4. Actuarial value certification(s)
5. Vermont Compliance Summary
6. Flesch Score Certifications
7. F-106 form
8. Redlined copies of revised forms, as applicable
9. Statements of Variability

Note: All form filing material will be submitted via SERFF's form filing process.

Carriers should use the following TOI and sub TOI:

H10G Group Health – Dental

H10G.000 Health Dental

May 15, 2015: Form approval from the Department of Financial Regulation (DFR)
for both major medical and dental plans

May 15, 2015: Carriers submit rates for all plans (Follows FFM guidance)

Major Medical with Green Mountain Care Board (GMCB)
Stand Alone Dental with Department of Financial Regulation (DFR)

May 15, 2015:	Public comment period begins
July 14, 2015:	DFR solvency analysis and GMCB' Actuarial Memorandum posted on Rate Review website
July 27 – July 31, 2015:	Rate hearings for major medical only
August 13, 2015:	Rate decisions issued
August 21, 2015:	Final Premiums Available from VHC Carriers
August 28, 2015:	Qualified Health Plans & rates transmitted by DFR to DVHA
September 5, 2015:	Certification/Selection of Qualified Health Plans by DVHA; Communication to Carriers
September 25, 2015:	DVHA completes initial 2016 plan data loading
September 30, 2015:	Carriers Complete Plan Data Validation VHC Finalizes 2016 Plan Data Based on Carrier Review
October 16, 2015:	2016 Plan Information Available for Browsing on VHC Portal
November 1, 2015:	2016 Open enrollment Begins