CHAPTER Ins 4100 REQUIREMENTS FOR ACCIDENT AND HEALTH INSURANCE RATE SUBMISSIONS


Amend Ins 4101.05 (h), effective 11-01-12 (Doc.#10212), cited and to read as follows:

PART Ins 4101 REQUIREMENTS GOVERNING ALL ACCIDENT AND HEALTH INSURANCE RATE SUBMISSIONS

Ins 4101.05 Rate Filing, Review and Inventory Procedures.

(h) All submissions shall specify the date that the rates are intended to be effective. Unless specified otherwise in this chapter, rate submissions shall remain confidential until approved and effective. Effective dates shall not precede the approval date. All approved submissions shall be available for public review upon the effective date of the rates. Filings for products certified for sale on the Exchange, including stand-alone dental plans, shall be available for public review no later than the date open enrollment for Exchange plans begins.

Amend Ins 4102.07 (n), effective 11/01/12 (Doc. #10212), by amending (n), inserting (o) and (p) and readopting and renumbering (o) as (q), cited and to read as follows:

PART Ins 4102 REQUIREMENTS FOR INDIVIDUAL HEALTH INSURANCE SUBJECT TO RSA 420-G

Ins 4102.07 Rate Filing Standards.

(n) Carriers shall use the calendar year as the rate effective period, such that:

(1) Rates quoted and established for new issues and renewals shall not vary within the rate effective period; and

(2) Rates shall be guaranteed to the policyholder, and may not change, for 12 months from issue or renewal.

(o) Carriers shall file rates each year on or before the uniform filing date established by the department, consistent with annual guidance from the Center for Medicare and Medicaid Services (“CMS”), for the coming calendar year. For rates subject to 45 CFR Part 154, carriers shall, in addition to filing with the department, make all filings required with CMS under federal regulations.

(p) Final approved rates for all individual market filings shall be available for public review no later than the date open enrollment for Exchange plans begins.

(q) In accordance with RSA 91-A:5, IV, the department shall maintain the confidentiality of the commercial and proprietary trend assumptions and supporting documentation that is required to be submitted under Ins 4102.07 (g) and (h).

Amend Ins 4103.07 (n), effective 11/01/12 (Doc. #10212), by amending (n), inserting (o) and (p) and readopting and renumbering (o) as (q), cited and to read as follows:
PART Ins 4103 REQUIREMENTS FOR SMALL EMPLOYER GROUP HEALTH INSURANCE SUBJECT TO RSA 420-G

Ins 4103.07 Rate Filing Standards.

(n) Carriers shall make an annual filing for rates. In addition:

(1) Carriers may make interim filings no more than quarterly. Rate effective dates shall begin on the first day of each quarter;

(2) Rates shall be guaranteed to the policyholder, and may not change, for 12 months from issue or renewal; and

(3) Rates for interim quarterly filings shall be available for public review on the rate effective date.

(o) Carriers shall file rates each year on or before the uniform filing date established by the department, consistent with annual guidance from the Center for Medicare and Medicaid Services (“CMS”), for the coming calendar year. For rates subject to 45 CFR Part 154, carriers shall, in addition to filing with the department, make all filings required with CMS under federal regulations.

(p) Final approved rates for all small group market filings shall be available for public review no later than the date open enrollment for the SHOP exchange plans begins.

(q) In accordance with RSA 91-A:5, IV, the department shall maintain the confidentiality of the commercial and proprietary trend assumptions and supporting documentation that is required to be submitted under Ins 4102.07 (g) and (h).
### APPENDIX

<table>
<thead>
<tr>
<th>RULE</th>
<th>STATUTE</th>
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<tbody>
<tr>
<td>Ins 4101.05 (h)</td>
<td>RSA 400-A:15, I.; 415:1; 420-A:2 420-A:8; 420-B:20; 420-G:1; 420-G:4; 420-G:11; 420-G:12; 420-G:13</td>
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