

2018 Plan Year Missouri Health Benefit Plan Rate Filing Instructions

These instructions are provided by the Missouri Department of Insurance, Financial Institutions and Professional Registration (DIFP) for purposes of describing the technical aspects of filing health benefit plan rates pursuant to state law.

These instructions are in no way an exhaustive or complete statement of all requirements and provisions that might be applicable. These instructions are a representation of general provisions and should not be construed as a legal position or legal advice. Please refer to the statutes and regulations for exact wording of requirements or prohibitions. The language in Missouri Statutes and Regulations always prevails over these instructions.

These instructions reflect initial expectations with regard to the manner in which health carriers file health benefit plan rates in compliance with section 376.465, RSMo, but is not legally binding on any party. The following main areas are addressed:

- I. All Rate Filings
- II. Rate Filings for Non-Grandfathered Health Benefit Plans
- III. Rate Filings for Student Health Plans and Transitional Plans
- IV. Rate Filings for Grandfathered Plans
- V. Rate Filings for Excepted Benefit Plans

Questions, concerns and comments should be addressed to healthrates@insurance.mo.gov.

<p>I. All Rate Filings</p> <hr/> <p><i>Due Dates</i></p> <p><i>Rate filings should be separate from form filings</i></p>	<ol style="list-style-type: none">1. This section applies to all health benefit plan rate filings, including grandfathered plans, transitional plans, student health plans, and excepted health benefit plans.2. Rates for all health benefit plans must be filed per section 376.465, RSMo.3. All health benefit plan rates must be filed in SERFF per 20 CSR 100-9.100.4. 2018 Filing Submission Dates: DIFP issued Bulletin 17-03 to address key filing dates.5. Rates must be filed separate from forms.<ol style="list-style-type: none">a. Missouri law establishes time frames and approval authority for policy form filings that are not applicable to rate filings. Therefore, rates and forms must be filed separately.b. The “Form/Rate” filing type in SERFF may not be used for any “H” or “HOrg” TOI.c. Rate filings must not contain policy forms intended to be reviewed for approval. Copies of policy forms previously approved may be included in the Supporting Documents tab in SERFF, but are not required unless specifically requested by the reviewer(s).
---	---

<p><i>Rate filings should refer to associated form filings</i></p>	<p>6. Rate filings must include a reference to the policy form number(s) to which the rates apply.</p> <ol style="list-style-type: none"> For ease of review, please enter the SERFF tracking number(s) for the policy form(s), including any associated riders, amendments, or endorsements, in the "Corresponding Filing Tracking Number" field on the General Information tab. The policy form number(s), including any associated riders, amendments or endorsements, should be stated in the Filing Description or cover letter for the rate filing.
<p><i>Content of rate filings</i></p>	<p>7. Content of rate filings</p> <ol style="list-style-type: none"> Actuarial certifications should be attached as Supporting Documents in SERFF, and should include certifications that any factor, benefit and/or other changes from prior rate filings have been disclosed in the actuarial memorandum. Rate pages should be attached to the Rate/Rule Schedule tab in SERFF. Other necessary supporting documentation may be attached to the Supporting Documentation tab in SERFF. Additional detail is provided later in these instructions regarding supporting and attached documentation, specific to plan type.
<p><i>Fields in SERFF</i></p>	<p>8. All applicable fields on the General Information tab and the Rate/Rule tab in SERFF should be populated. Review may include consideration of any of the information in the fields in SERFF. The following fields in SERFF should be carefully populated in order to expedite review of the filing:</p> <ol style="list-style-type: none"> TOI and sub-TOI should be consistent with the associated policy form filing(s). The "Filing Type" field should indicate "Rate". Per Missouri law, rates and forms cannot be filed together. See above. Please enter a date in the "Implementation Date Requested" field. <ol style="list-style-type: none"> Per Missouri law, health benefit plan rates are not subject to approval. Therefore, "On Approval" should not be used. In addition, Missouri's authority to receive and review rate filings is limited to plans issued or renewed on or after 1/1/18. Therefore, enter a date on or after 1/1/18.
<p><i>Fields on the General Information tab</i></p>	<ol style="list-style-type: none"> "Requested Filing Mode" should be populated according to the level of review established in Missouri law. See below for specific information on populating this field, based on the type of rates being filed. "Submission Type" should indicate "New Submission". Missouri does not require a new filing if a company needs to alter a filing and resubmit parts of the filing. "Overall Rate Impact" on the General Information tab should contain the same value as "Overall % Rate Impact" on the Rate/Rule Schedule tab. <ol style="list-style-type: none"> If "Overall % Rate Impact" on the Rate/Rule Schedule tab is zero, then "Overall Rate Impact" on the General Information tab should be blank. SERFF will not accept a value of zero in this field. "Overall Rate Impact" is NOT a field that can be corrected using a Post Submission Update in SERFF. For group market filings, the fields for Group Market should be populated. "Corresponding Filing Tracking Number" should provide the SERFF tracking number(s) for the policy form(s) impacted by the rate filing. (This is a free text field and also can be changed by Post Submission Update if needed.) To expedite review of the filing, a detailed cover letter or filing memorandum is

**Fields on the Rate/
Rule Schedule tab**

- highly recommended. The “Filing Description” field may be used as a cover letter for the filing.
- j. On the Rate/Rule tab, if a value is zero, it should be populated with zero. It should not be left blank.
 - k. “Filing Method” should correspond to “Requested Filing Mode” on the General Information tab.
 - l. “Rate Change Type” should correspond to the “Overall % Indicated Change”: a positive number in the “Overall % Indicated Change” field should mean the “Rate Change Type” is an increase. A negative number in the “Overall % Indicated Change” field should mean that the “Rate Change Type is a decrease. A zero in the “Overall % Indicated Change” field should mean that the “Rate Change Type” is neutral. Filers should not leave this field blank. (This is a drop down menu in SERFF, but isn’t “required” with a red asterisk.)
 - m. “Overall Percentage of Last Rate Revision”
 - i. This should be populated with zero or “n/a” for new plans, or for renewing plans if there have been no previous rate revisions.
 - ii. For renewing plans, if there was a prior rate revision, a percentage change should be entered, even if rates have not previously been filed with DIFP.
 - n. “Effective Date of Last Rate Revision”
 - i. This may be blank for new plans, or for renewing plans if there have been no previous rate revisions.
 - ii. If there was a previous rate revision, this should be populated with the applicable date, even if rates have not previously been filed with DIFP.
 - o. “Filing Method of Last Filing”
 - i. This may be blank for new plans, or for renewing plans if there have been no previous rate revisions.
 - ii. If there was a previous rate revision, this should be populated with the applicable Filing Method, even if rates have not previously been filed with DIFP.
 - p. “Overall % Rate Impact” should be the same amount entered in the field “Overall Rate Impact” on the General Information tab.
 - q. “Overall % Indicated Change” and “Overall % Rate Impact” are expected to be equal. Please provide an explanation if they are not equal.
 - r. The remaining fields in the “Company Rate Information” section should be populated appropriately, and may be verified in comparison to other data included in the filing or in the company’s financial statements.
 - s. Rate pages should be attached to the Rate/Rule Schedule tab. Attaching rate pages to the Rate/Rule Schedule in SERFF provides fields where filers can enter impacted policy form numbers and the SERFF tracking number for previous rate filings (if applicable). The rate pages are the rates actually charged, by applicable rate factors such as age, geographic area, family size, tobacco status, or other lawful factors. These are the rates supported by the additional data attached to the filing.
 - t. In the field for “Affected Form Numbers (Separate with commas)”, please enter the form number for all the affected policy forms, including certificates, amendments, endorsements, riders and applications.
 - u. “Rate Action” allows several selections.

	<ul style="list-style-type: none"> i. Select "Other" if rates are for renewing plans for which no previous rate revision has been made. ii. Select "Revised" if rates are for renewing plans for which a previous rate revision has been made. v. "Rate Action Information" will be requested if "Rate Action" is "Revised" or "Other". <ul style="list-style-type: none"> i. Enter the SERFF tracking number if there was a previous filing in SERFF. If there was no previous SERFF filing, please indicate that. ii. If "Rate Action" is "Revised" and there was a previous rate revision, a percentage change should be entered, even if rates have not previously been filed with DIFP. This should match the % entered above in the "Overall Percentage of Last Rate Revision" field. iii. If "Rate Action" is "Other", please explain.
<p>II. Rate Filings for Non-Grandfathered Health Benefit Plans</p> <hr/> <p><i>Part 1: URRT</i></p> <p><i>State mandates as a % of premium and allowed claims</i></p>	<ol style="list-style-type: none"> 1. This section applies to rate filings for non-grandfathered health benefit plans. This section does not apply to Grandfathered Plans, Transitional Plans, and Student Health Plans, or Excepted Benefits Plans. 2. In SERFF, non-grandfathered health benefit plan rate filings should be filed using one of the following "TOI" codes, as applicable to the filing: <ul style="list-style-type: none"> a. H06; b. H15I; c. H15G; d. H16I; e. H16G; f. HOrg02I; g. HOrg02G 3. In SERFF, any applicable "sub-TOI" except "Large Group" may be used. 4. For association groups, since federal law does not recognize these as group plans, they must be included in any filing submitted for the individual market, and should not be filed separately. If a carrier does not sell plans in the individual market otherwise, only association plans, as a result of federal rate requirements, the association plan rates should be filed as individual plan rates. 5. The rate filing must include the Rate Filing Justification as described in 20 CSR 400-13.100(6)(A). Missouri regulation refers to the federal Uniform Rate Review Template (URRT). For clarity, these instructions use "URRT". 6. Missouri law requires non-grandfathered health benefit plans to file the URRT regardless of whether or not there is a change in rates, and regardless of the magnitude or direction of any change. <ul style="list-style-type: none"> a. The URRT should be completed following the instructions issued by the federal government. b. Links to a copy of the URRT and the federal instructions are available from DIFP's website: http://insurance.mo.gov/industry/filings/healthrates/index.php c. The URRT should be attached to the Supporting Documents tab in SERFF. d. The URRT should be an xls file. A PDF copy is not necessary. e. The URRT must not be coded confidential in SERFF. f. In the URRT, worksheet 2, lines 59 and 85, "state mandated benefits portion of TP that are other than EHB" is expected to be zero for every plan. If a filing company finds it necessary to enter anything other than zero on this line for any plan, an explanation will be necessary in either the Filing Description or the Actuarial Memorandum. If included in the Actuarial Memorandum, the explanation may

<p><i>Part 2: Consumer Justification</i></p> <p><i>Part 3: Actuarial Memorandum</i></p> <p><i>Rating considerations</i></p> <p><i>Small Group Quarterly Rate Filings</i></p>	<p>not be redacted in the redacted copy of the Actuarial Memorandum.</p> <p>g. In the URRT, worksheet 2, lines 63 and 89, "state mandated benefits portion of TAC that are other than EHB" is expected to be zero for every plan. If a filing company finds it necessary to enter anything other than zero on this line for any plan, an explanation will be necessary in either the Filing Description or the Actuarial Memorandum. If included in the Actuarial Memorandum, the explanation may not be redacted in the redacted copy of the Actuarial Memorandum.</p> <p>7. Attach the Part 2 consumer justification to the Supporting Documentation tab in SERFF. This is the documentation required per 20 CSR 400-13.100(6)(B) and described in the federal URRT instructions.</p> <p>a. This should be a PDF file, but Missouri does not require a particular template.</p> <p>b. This document must not be coded confidential in SERFF.</p> <p>c. This document must be included regardless of whether or not there is a change in rates, and regardless of the magnitude or direction of any change.</p> <p>8. Attach the Part 3 un-redacted Actuarial Memorandum to the Supporting Documentation tab in SERFF. This is the documentation required per 20 CSR 400-13.100(6)(C) and described in the federal URRT instructions.</p> <p>a. This should be a PDF file.</p> <p>b. This document may be coded confidential in SERFF.</p> <p>c. If the company neglects to code this confidential in SERFF, it will be available for public access and public comment along with the rest of the rate filing when proposed rates are posted for public comment. DIFP will not take responsibility for public release of proprietary information if the company neglects to indicate confidentiality.</p> <p>d. This document must be included regardless of whether or not there is a change in rates, and regardless of the magnitude or direction of any change.</p> <p>9. If the filing company chooses to provide a redacted Actuarial Memorandum as allowed by 20 CSR 400-13.100(6)(C)1., it should be attached to the Supporting Documentation tab in SERFF.</p> <p>a. This should be a PDF file.</p> <p>b. This document must not be coded confidential in SERFF.</p> <p>10. Rating considerations in Missouri include the following:</p> <p>a. Missouri has defaulted to the federal standard age curve. There is no state specific age curve. The 2018 age bands, including the new parsed age bands for age 0-20, should be used. Note with this change, the tobacco factor may be applied to ages 18, 19 and 20.</p> <p>b. Missouri does not prohibit the application of a factor of zero (0) for the distribution of members expected to pay no premium when developing the approximate weighted average age to account for the lost revenue due to the three under age 21 child dependent cap.</p> <p>c. A link to Missouri geographic rating areas is available here: http://insurance.mo.gov/industry/filings/healthrates/index.php</p> <p>d. Small group quarterly rate filings should be submitted as new filings, following the filing deadlines indicated in Bulletin 17-03.</p>
--	--

<p><i>Composite Rating</i></p> <p><i>Rate Filing Modifications</i></p> <p><i>Fields in SERFF</i></p>	<ul style="list-style-type: none"> e. Missouri does not prohibit composite rating as described in 45 CFR 147.102(c)(3)(ii). <ul style="list-style-type: none"> i. If composite rating is used, this should be indicated in the actuarial memorandum or Filing Description in SERFF. ii. Any carrier that wishes to get approval to use an alternative composite rating methodology should contact the Department as soon as possible with the proposed methodology so that the Department can initiate the process to get federal approval. f. Missouri does not require a projected loss ratio demonstration. g. Rate modifications appear to be permitted under Missouri law up to the point that rates are filed 60 days before the intended effective date, and up to the point that Missouri can preserve its status as an Effective Rate Review state. Companies should notify the Department by Aug. 1 if the company would like to keep its rate filing open beyond 60 days from the filing date as a means of facilitating modifications to the filed rates at a later date while the filing is still open. <p>11. Fields in SERFF on the General Information tab and the Rate/Rule Schedule tab should be populated as described in the section above for “All Rate Filings”, with the following additional instructions specific to non-grandfathered health benefit plan rate filings:</p> <ul style="list-style-type: none"> a. On the General Information tab, the field for “Requested Filing Mode” should be populated according to the level of review established in Missouri law. For non-grandfathered health benefit plan rates, please indicate “File and Use”. b. On the Rate/Rule Schedule tab in SERFF, the values entered for "Overall % Indicated Change" and "Overall % Rate Impact" should equal each other, and should equal the value entered in the URRT for worksheet 2, line 29, "Product Rate Increase %". If the URRT contains multiple products, enter the average of all values in line 29. If the filing company has reason to enter values on the Rate/Rule Schedule other than as described here, it will be helpful to explain any discrepancies in the Filing Description field on the General Information tab. c. On the Rate/Rule Schedule tab in SERFF, the values entered for "Maximum % Change (where required)" should be the largest value stated in line 27 "Cum'tive Rate Change % (over 12 mos prior)" for all plans included in the URRT (regardless of whether or not multiple products are included in the URRT). Per the 2018 federal instructions for completing the URRT, this is the information that will be used to identify any plan subject to a rate increase greater than 10%. Missouri tracks this data for purposes of maintaining status as an Effective Rate Review state. If the filing company has reason to enter values on the Rate/Rule Schedule other than as described here, it will be very helpful if filers explain this in the Filing Description field. d. On the Rate/Rule Schedule tab in SERFF, the values entered for “Minimum % Change (where required)” should be the smallest value stated in line 27 “Cum'tive Rate Change % (over 12 mos prior)” for all plans included in the URRT (regardless of whether or not multiple products are included in the URRT). If the filing company has reason to enter values on the Rate/Rule Schedule other than as described here, it will be helpful to explain any discrepancies in the Filing Description field.
--	---

III. Rate Filings for Student Health Plans and Transitional Plans

Part 1: RRJ Worksheet

Part 2: Consumer Justification

1. This section applies to rate filings for Student Health Plans and Transitional plans.
2. Student health plans that are fully compliant with all federally mandated benefits should be filed using the SERFF TOI code H22. **(Student health plans that are not fully compliant with federally mandated benefits under the ACA should be filed using the applicable excepted benefit plan TOI codes and following instructions below for excepted benefit plans.)**
3. Transitional plans should be filed using one of the following SERFF TOI codes:
 - a. H15I;
 - b. H15G;
 - c. H16I;
 - d. H16G;
 - e. HOrg02I;
 - f. HOrg02G

(Note: Transitional plans are never conversion plans, student health plans, or excepted benefit plans.)
4. Transitional plans must be filed separately from grandfathered plans.
5. Transitional plan rates should be filed annually, even if the only rate change is related to trend.
6. In SERFF, any applicable “sub-TOI” except “Large Group” may be used. Use “Any Size Group” for rates associated with large association groups.
7. The rate filing should include the federal Rate Increase Summary Form for Transitional and Student Health Plans (RRJ Worksheet).
8. Student health and transitional plans should file the RRJ Worksheet regardless of whether or not there is a change in rates, and regardless of the magnitude or direction of any change.
 - a. The RRJ Worksheet should be completed following the RRJ Instructions for Transitional and Student Health Plans issued by the federal government.
 - b. Links to a copy of the RRJ Worksheet template and the federal instructions are available from DIFP’s website:
<http://insurance.mo.gov/industry/filings/healthrates/index.php>
 - c. The RRJ Worksheet should be attached to the Supporting Documents tab in SERFF.
 - d. The RRJ Worksheet should be an xls file. A PDF copy is not necessary.
 - e. The RRJ Worksheet must not be coded confidential in SERFF.
 - f. The RRJ template captures rates at the product level according to federal instructions. Health carriers should apply the federal definition of “product” to determine how many RRJ templates are required to be filed to capture rates for all transitional and student health plans. Missouri will accept multiple RRJ templates in one filing in SERFF where the templates all share common SERFF coding (TOI and sub-TOI). For example, all student health plan RRJ templates could be submitted under one SERFF filing coded H22. All small group transitional plan RRJs could be filed under one SERFF filing as long as both TOI and sub-TOI were common to all the plans and products included in the filing. Fields on the Rate/Rule Schedule tab should be populated to reflect all the templates included in the filing. The policy forms and associated SERFF tracking numbers associated with each template should be clearly disclosed.
9. Attach the Part 2 consumer justification to the Supporting Documentation tab in SERFF. This is the documentation required per 20 CSR 400-13.100(6)(B) and described in the federal RRJ Instructions.
 - a. This should be a PDF file, but Missouri does not require a particular template.
 - b. This document must not be coded confidential in SERFF.

<p><i>Part 3: Actuarial Memorandum</i></p> <p><i>Fields in SERFF</i></p>	<p>c. This document must be included regardless of whether or not there is a change in rates, and regardless of the magnitude or direction of any change.</p> <p>10. Attach the Part 3 un-redacted Actuarial Memorandum to the Supporting Documentation tab in SERFF. This is the documentation required per 20 CSR 400-13.100(6)(C) and described in the federal RRJ Instructions.</p> <p>a. This should be a PDF file.</p> <p>b. This document may be coded confidential in SERFF.</p> <p>c. If the company neglects to code this confidential in SERFF, it will be available for public access and public comment along with the rest of the rate filing when proposed rates are posted for public comment. DIFP will not take responsibility for public release of proprietary information if the company neglects to indicate confidentiality.</p> <p>d. This document must be included regardless of whether or not there is a change in rates, and regardless of the magnitude or direction of any change.</p> <p>11. If the filing company chooses to provide a redacted Actuarial Memorandum as allowed by 20 CSR 400-13.100(6)(C)1., it should be attached to the Supporting Documentation tab in SERFF.</p> <p>a. This should be a PDF file.</p> <p>b. This document must not be coded confidential in SERFF.</p> <p>12. “Requested Filing Mode” should be populated according to the level of review established in Missouri law. For transitional and student health plans, please indicated “File and Use”.</p> <p>13. For association plans, please indicate “Association” in the “Group Market Type” field. If the association plan is individually underwritten, that can be disclosed in the actuarial memorandum.</p> <p>14. On the Rate/Rule Schedule tab in SERFF, the values entered for “Overall % Indicated Change” and “Overall % Rate Impact” should equal each other, and should equal the value shown in line 56, “Overall Rate Increase” of the Rate Increase Summary Form. If the filing company has reason to enter values on the Rate/Rule Schedule other than as described here, it will be helpful to explain any discrepancies in the Filing Description field on the General Information tab.</p>
<p>IV. Rate Filings for Grandfathered Plans</p> <p><i>Fields in SERFF</i></p>	<p>1. This section applies to rate filings for grandfathered plans.</p> <p>2. Per section 376.465, rates for non-grandfathered plans are subject to review and determination of reasonableness, but rates for grandfathered plans merely need to be filed and are not subject to review or reasonableness determination.</p> <p>a. Therefore, rates for grandfathered plans must be filed separately from rates for non-grandfathered plans.</p> <p>b. Rates for grandfathered plans should be filed separately, and should not be included in the rate filing for any other plans, such as transitional plans.</p> <p>3. Missouri does not use the SERFF PPACA fields. Other fields in SERFF may be used to specify if a filing is for grandfathered plan rates. However, the status of a filing as applicable to grandfathered plans will also be indicated by following the next instructions related to TOI/sub-TOI codes, the “Requested Filing Mode”, and by the content of the attachments and supporting documentation in the filing.</p> <p>4. Grandfathered plans should be filed using one of the following SERFF TOI codes:</p>

	<ul style="list-style-type: none"> a. H15I; b. H15G; c. H16I; d. H16G; e. HOrg02I; f. HOrg02G <p>(Note: Grandfathered plans are never conversion plans, student health plans, or excepted benefit plans.)</p> <ul style="list-style-type: none"> 5. In SERFF, any applicable “sub-TOI” except “Large Group” may be used. Use “Any Size Group” for rates associated with large association groups. 6. “Requested Filing Mode” should be populated according to the level of review established in Missouri law. For grandfathered plans, please indicate “Informational”. 7. For association plans, please indicate “Association” in the “Group Market Type” field on the General Information tab in SERFF. If the association plan is individually underwritten, that can be disclosed in the actuarial memorandum. 8. The “Overall Rate Impact” on the General Information tab should match the value entered in the “Overall % Rate Impact” field on the Rate/Rule Schedule in SERFF. 9. On the Rate/Rule Schedule tab, the values entered for “Overall % Indicated Change” and “Overall % Rate Impact” on the Rate/Rule Schedule tab in SERFF are expected to be equal. If they are not equal, an explanation should be included in the Filing Description field on the General Information tab. 10. Supporting rate data, rate sheets, rate manuals and an actuarial memorandum prepared and signed by a qualified certified actuary should be attached in SERFF under the Supporting Documentation tab.
<p>V. Rate Filings for Excepted Benefit Plans</p>	<ul style="list-style-type: none"> 1. This section applies to rate filings for excepted benefits plans. 2. In SERFF, any “H” TOI code may be used, except H15, H16 or H22. “HOrg” codes may not be used. 3. In SERFF, any applicable “sub-TOI” except “Large Group” may be used. Use “Any Size Group” for rates associated with large association groups. 4. “Requested Filing Mode” should be populated according to the level of review established in Missouri law. For excepted benefits plans, please indicate “Informational”. 5. For association plans, please indicate “Association” in the “Group Market Type” field on the General Information tab in SERFF. If the association plan is individually underwritten, that can be disclosed in the actuarial memorandum. 6. The “Overall Rate Impact” on the General Information tab should match the value entered in the “Overall % Rate Impact” field on the Rate/Rule Schedule in SERFF. 7. On the Rate/Rule Schedule tab, the values entered for “Overall % Indicated Change” and “Overall % Rate Impact” on the Rate/Rule Schedule tab in SERFF are expected to be equal. If they are not equal, an explanation should be included in the Filing Description field on the General Information tab. 8. Per section 376.465, rates for excepted benefit plans must not be excessive, inadequate, or unfairly discriminatory. Documentation sufficient to demonstrate compliance should be included in the filing. Such documentation should include, but is not limited to, rate data, rate sheets, rate manuals and an actuarial memorandum prepared and signed by a qualified certified actuary. 9. Supporting documentation should be attached in SERFF under the Supporting Documentation tab.

Missouri Health Benefit Plan Rate Filing Requirements

	Non-Grandfathered Small employer group Non employer group Individual	Transitional Small employer group Non employer group Individual	Student Plans	Grandfathered Small employer group Non employer group Individual	Excepted Benefits Small employer group Non employer group Individual
Filing Due Date	7/17/17	7/17/17	60 days prior to use	30 days prior to use	30 days prior to use
Filing Contents	Part 1 Part 2 (consumer disclosure) Part 3 (actuarial memorandum)	RRJ work sheets Part 2 Part 3	RRJ work sheets Part 2 Part 3	Rate sheets, rating manual, rate tables. No particular template required.	Rate sheets, rating manual, rate tables, actuarial support. No particular template required.
Public Access Standard	<p style="text-align: center;"><u>Public:</u> Proposed rates, Part 2, Redacted Part 3, Final rates</p> <p style="text-align: center;"><u>Non-public:</u> Un-redacted Part 3 and other supporting documents will not be made public if marked proprietary and confidential in SERFF.</p>			<p style="text-align: center;"><u>Public:</u> Final rates</p> <p style="text-align: center;"><u>Non-Pubic:</u> Supporting documents will not be made public if marked proprietary and confidential in SERFF.</p>	
Proposed Rate Published	8/1/17	8/1/17	When "filed" per 20 CSR 100-9.100	n/a	n/a
Final Rate Published	No sooner than 30 days prior to open enrollment. For 2018 plan year, open enrollment begins 11/1/17.		When filing is closed	When filing is closed	When filing is closed
Standard of review	Reasonable/ Unreasonable	Reasonable/ Unreasonable	Reasonable/ Unreasonable	Rates must be filed	Not excessive, inadequate or unfairly discriminatory
Disposition	Filed	Filed	Filed	Informational	Informational

This chart is in no way an exhaustive or complete statement of all requirements and provisions that might be applicable. This chart is a representation of general provisions and should not be construed as a legal position or legal advice. Please refer to the statutes and regulations for exact wording of requirements or prohibitions. The language in Missouri Statutes and Regulations always prevails over this chart.