

The Washington State SERFF Health and Disability Form Filing General Instructions provide detailed guidelines for submitting forms related to various health plans, including stand-alone dental and vision plans, student health plans, and short-term limited duration medical plans. New carriers are required to submit all necessary provider network materials with their product filings and must check the SERFF message center for communications regarding corrections and compliance issues. All health and disability policy forms must be filed in SERFF, with form and rate filings submitted separately but concurrently when applicable. The document specifies the use of administrative and non-administrative variability in filings, with distinct rules for individual and small group plans versus large group plans. It is essential to clearly identify any provider network used in the coverage documents, and each form must be in final format upon initial submission, assigned unique form numbers, and any revisions outside the review process must be treated as new forms. The instructions also cover filing tracking numbers and the timing of changes to form filings, with optional "Speed-to-Market" tools available to expedite the process.

Changes to insurance form filings can be made in response to objections or for other reasons, with coordination required with the assigned Analyst to avoid delays. A Note to Reviewer must detail requested changes, and if changes are in response to an objection in a rate filing, the relevant tracking number must be included. For mid-year changes intended to take effect on the effective date of a filing, the same coordination process applies. If the filing is closed, the Analyst or help desk should be contacted for the best submission method. Renewal and termination notices must be filed separately and linked to applicable forms, adhering to specific templates and naming conventions.

For health plans issued to associations or member-governed groups, specific filing requirements apply, including separate filings for grandfathered and non-grandfathered groups. Supporting documentation is required to demonstrate the association's status as an employer, including bylaws and trust agreements. Carriers adding new association groups with Implementation Credits must include specific wording in the Product Name field and state that the implementation credit is part of

the premium in the policy contract. Performance Standards, which establish obligations for insurers, also have distinct requirements.

The document outlines filing requirements for health plans in Washington State, particularly for Small Group health plans and Governmental Association health plans under ERISA, requiring separate but concurrent submissions. All forms related to the contract must be submitted in single case format, and previously approved forms must be listed with their SERFF Tracking Numbers if no changes are made. For discretionary groups, a compliance justification statement must be included, and all forms must be submitted in a single case format without non-Administrative variability.

Specific requirements for Standardized (Cascade) and Public Option (Cascade Select) health plans offered through the Washington Health Benefit Exchange are also detailed, including mandated naming conventions. Student health plans for the 2025-2026 school year must be filed by May 15, 2025, with separate filings for rates and network access reports. The document emphasizes that all relevant health plans must be filed by this deadline, or they will be rejected without review.

The procedures for filing submissions with the Office of the Insurance Commissioner (OIC) are outlined, including the rejection of filings that do not adhere to the correct Product Name format or if required corresponding filings are not identified. When responding to SERFF Objection Letters, all attachments must be in PDF format, and clarity in documenting changes is crucial. The review process may involve multiple rounds of objections and responses, and for any questions regarding SERFF filing procedures, the Rates, Forms & Provider Networks Help Desk can be contacted.