

ACA-Compliant Form and Binder Filing Activities for the 2020 Plan Year (blue shading indicates dates that apply to QHP and non-QHP issuers; green shading indicates dates that apply only to QHP issuers)		Dates (approximate)
Form and Binder Submission to PID	All health insurers that wish to issue or renew ACA-compliant individual and small group health insurance coverage on or after January 1, 2020 must file their forms and plan binders containing all the required templates via SERFF beginning May 9, 2019, but no later than May 21, 2019 . Late filings will not be accepted. Rate filings are also due by May 21, 2019	5/9/2018 - 5/21/2019
Completeness review of Forms and Binders	PID reviews form and binder submissions for completeness and provides feedback to issuers	5/21/2019 – 5/28/2019
Form and Binder Review Process	Ongoing form and binder review process in SERFF	5/21/2019 - 8/15/2019
Initial SERFF Data Transfer	PID uses SERFF to transmit complete and accurate QHP Application Data to CMS	6/19/2019
CMS First Correction Notices	CMS sends correction notices to PID and issuers	8/9/2019
PID Final Deadline for Corrected Application Data	Issuers submit final forms and binders to PID	8/15/2019
Final SERFF Data Transfer	PID transfers final QHP Application Data to CMS	8/21/2019
PID Review of Final Forms and Binders	PID reviews final forms and binders received as of 8/11/2019, as well as any corrected forms and binders submitted during the limited data correction window	8/16/2019 – 9/21/2019
CMS Final Correction Notices and Agreements	CMS sends final Correction Notices to PID and issuers with Agreements for signature and Plan Lists for confirmation	9/16/19
Limited Data Correction Window	Issuers with CMS or state identified data errors may submit corrections	9/19/2019 – 9/20/2019
Final QHP Agreement, Plan Confirmation, and Certification	Issuers send signed Agreements, confirmed Plan Lists, and final Plan Crosswalks to CMS	9/16/2019 – 9/24/2019
	PID sends CMS Final Plan Recommendation	9/24/2019
	CMS sends Certification Notices with countersigned Agreements and final plan lists to issuers	10/3/2019 – 10/4/2019
Open Enrollment Begins		11/1/2019