

NCDOI 2026 Plan Year Plan Management Documentation
Final Consistency Expectations

The following are NCDOI's expectations relating to data consistency between single-risk pool rate filings, plan binders, and HIOS submissions (for rates **AND** QHP applications). NCDOI expects that all insurers have or will take all actions necessary to achieve the following consistency requirements with regard to its single-risk pool rate filings (both federal and state), its SERFF plan binders, and its federal QHP application (if applicable). Any actions requiring submission of information via federal systems should be taken without delay.

- 1) Federal Rate Justification Part I template
 - a) Most recent version is submitted in SERFF via the URR tab (SERFF to HIOS URR transfer connection)
- 2) Federal Rate Justification Part II documents (if applicable) is the most recent version of the document.
 - a) Most recent version is submitted in SERFF via the URR tab (SERFF to HIOS URR transfer connection)
 - b) The document contained in SERFF reflects your final requested change in rates.
- 3) Federal Rate Justification Part III documents (both redacted and un-redacted versions)
 - a) Most recent version is submitted in SERFF via the URR tab (SERFF to HIOS URR transfer connection)
- 4) Final rate request threshold calculation should be submitted in your single-risk pool rate filing along with a certification of compliance with the federal instructions and a demonstration
- 5) Federal RATES TEMPLATE submitted with the respective SERFF Plan Binder must:
 - a) Be most recent version
 - b) Reflects the final rate revision request
 - c) Has been submitted in via the URR tab (SERFF to HIOS URR transfer Connection - for Exchange/SHOP insurers only)

- 6) For Exchange/SHOP insurers only – Any adjustments to a SERFF binder template, insurance form or single-risk pool rate filing necessary to address a CMS/CCIIO identified deficiency of your QHP application have been submitted to NCDOL for our review and final action.
- a) Any future adjustments to your QHP application data will be preceded by a request to NCDOL explaining the changes you are making to QHP application data and requesting permission to submit your adjustments to CMS/CCIIO.
 - b) Any future adjustments to forms will be preceded by a request to NCDOL explaining the changes you are making and requesting permission from NCDOL to submit an amendment on a closed filing. **SERFF rate filings may not be re-opened after a final determination is made on the URRT tab. CCIIO will need to be contacted and the submission deactivated in HIOS and a new rate filing submitted via SERFF.**
- 7) The HIOS Submission ID found in the SERFF Rate Review Detail Screen reflects the accurate (last) HIOS Submission ID tracking number for the subject identical submission in HIOS. (Note that this information can be updated in SERFF through a Post Submission Update ONLY while the filing is in an active status)