

NETWORK ADEQUACY

ANNUAL FILING INSTRUCTIONS

Pursuant to Section 15-112 of the Insurance Article, Annotated Code of Maryland

I. CARRIER ACCESS PLAN FILINGS PER COMAR 31.10.44.03(A)

The Access Plan shall be filed:

- on an annual basis on or before July 1st of each year;
- with the Insurance Commissioner through the System for Electronic Rate and Form Filing (SERF); and
- along with the completed Executive Summary Form required by Regulation .09.

II. DENTAL PLAN ORGANIZATION EXECUTIVE SUMMARY FORMS PER COMAR 31.10.45.06(A)

Dental Plan Organizations shall file the Executive Summary Form:

- on an annual basis on or before July 1st of each year;
- with the Insurance Commissioner by email to bob.morrow@maryland.gov or mail to
Bob Morrow, Associate Commissioner L&H
Maryland Insurance Administration
2700 St. Paul Place, Suite 2700
Baltimore, MD 21202
Attn: DPO Plan Executive Summary Form

III. HOW TO DETERMINE RURAL, SUBURBAN, AND URBAN ZIP CODE AREAS:

- The Population by Density Zip Code classification document can be found in the same folder as the Network Adequacy Annual Filing Instructions.¹
- Please note that the Population by Density by Zip Code worksheet is comprised of Zip Code Tabulation Areas (“ZCTAs”) which may contain multiple zip codes. There is no official crosswalk from the Department of Planning or Census Bureau. Almost all of the high volume zip codes, however, represent a single location within a tabulation area. Therefore, a carrier should use the ZCTA for zip code areas. If a carrier is unsure of how to report on a particular zip code it would be appropriate to utilize a commercial crosswalk service and explain that in the Access Plan filing.

¹ This document was provided by the Maryland State Department of Planning which relied on the US Census Bureau for their information in building the table for the Maryland Insurance Administration.