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## **BULLETIN 22-05**

Date: May 12, 2022

To: Insurers, Nonprofit Health Service Plans, Health Maintenance Organizations and Dental Plan Organizations (Carriers)

Re: 2022 Network Access Plan Filing Instructions

The purpose of this bulletin is to notify insurance carriers and those entities that use provider panels for health benefit plans and dental plans of the filing deadlines and changes to the filing process for 2022.

### Health Benefit Plan Filings

Code of Maryland Regulations (“COMAR”) 31.10.44.03 requires that “each carrier subject to the chapter shall file an annual access plan with the Commissioner through the System for Electronic Rate and Form Filing (SERFF) on or before July 1 of each year.” For the 2019-2021 access plan filings, the Maryland Insurance Administration (“MIA”) requested that each entity file its network access plan through an encrypted email, instead of filing through SERFF.

For 2022, however, the MIA has worked with the NAIC to create state-specific options for SERFF “Filing Type,” “Type of Insurance” (“TOI”), and Submission Requirements to better accommodate access plan filings in the SERFF system. The Annual Filing Instructions posted on the Network Adequacy Regulations Information page of the MIA website have been updated to provide specific guidance for submitting access plan filings through SERFF. To reduce the amount of follow-up correspondence required after the initial submission of the access plans, the MIA has also developed optional template forms available in SERFF, which request the specific data and information the MIA typically needs to complete its review.

**Access plan filings for health benefit plans should be submitted through SERFF on or before July 1, 2022.** Please note that a separate SERFF filing must be submitted for each distinct provider panel or network when the same carrier uses multiple networks for health benefit plans in Maryland. As a reminder, please be sure to annotate all confidential information within the report, and, as necessary, utilize the available functionality in SERFF to request confidentiality for specific parts of the filing.

Finally, COMAR 31.10.44.03A requires carriers to use the instructions on the MIA’s website to determine rural, suburban, and urban zip code areas for the purposes of calculating certain network adequacy standards. Please note that some of the zip code classifications have been updated for 2022 based on updated information provided by the Maryland State Department of Planning and the U.S. Census Bureau. Additional information regarding the specific zip code changes is provided on the MIA website.

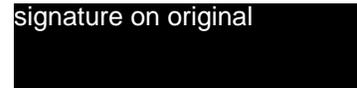
Dental Plan Filings

Carriers that issue or renew dental plans in Maryland and use a provider panel for a dental plan offered in Maryland should file the executive summary form described in COMAR 31.10.45.06 by **December 1, 2022** through SERFF. The Annual Filing Instructions posted on the Network Adequacy Regulations Information page of the MIA website have been updated to provide specific guidance for submitting access plan filings through SERFF. As a reminder, the executive summary form is not confidential information.

Questions about this Bulletin may be directed to the Life & Health Unit of the Maryland Insurance Administration at 410-468-2170.

KATHLEEN A. BIRRANE.  
Commissioner

By:

signature on original  


David Cooney  
Associate Commissioner  
Life and Health