

NETWORK ADEQUACY

ANNUAL FILING INSTRUCTIONS

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

I. HEALTH BENEFIT PLAN ACCESS PLAN FILINGS PER COMAR 31.10.44.04

The Access Plan shall be filed:

- on an annual basis on or before July 1st of each year (the information described in COMAR 31.10.44.04C(3) – (12) and D – G may be due on a later date, as specified in a bulletin issued by the MIA);
- with the Insurance Commissioner through the System for Electronic Rate and Form Filing (SERFF); and
- along with the completed Executive Summary Form required by Regulation .11.

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

The Executive Summary Form shall be filed:

- on an annual basis on or before December 1st of each year (or by such alternative date specified in a bulletin issued by the MIA); and
- with the Insurance Commissioner through the System for Electronic Rate and Form Filing (SERFF).

III. GUIDANCE FOR FILING IN SERFF

- Submit the filing through the MarylandH Instance, using the Filing Type *Access Plan* and the state-specific Type of Insurance (TOI) *Network Access Plan*, specifying either sub-TOI *Health Benefit Plans* or *Dental Plans* as appropriate for the plan. Note that the MIA does not require a filing fee for access plan submission.
- A separate filing must be submitted for each distinct provider panel or network when the same carrier uses multiple networks for health benefit plans in Maryland.
- Confidential information for specific parts of the filing should be designated as such using the available functionality in SERFF.
- Please provide a brief explanation and overview of the filing in the Filing Description field on the General Information tab.
- Please upload all other materials to the appropriate submission requirements on the Supporting Documentation tab. These requirements should not be Bypassed if they are applicable to the filing. It is only permissible to add one or more User Added items of Supporting Documentation as separate Schedule Items if the carrier wishes to include additional supplemental information that is not contemplated by the list of submission requirements provided.
- Carriers are required to complete the provided template forms for each applicable submission requirement in SERFF. If the required template forms are not used, the submission may be rejected, and the carrier will be required to resubmit the filing in the manner required by

these instructions. Editable document formats of the templates are available upon request by emailing networkadequacy.mia@maryland.gov.

- Please note that files submitted using the incorrect Filing Type, TOI, or Sub-TOI, or that fail to separately attach the Supporting Documentation to the appropriate submission requirements will be rejected, and the carrier will be required to resubmit the filing in the manner required by these instructions.
- Use the **Population Density classification file** last updated in 2022 to **determine rural, suburban, and urban** areas when measuring travel distance compliance.¹ This file can be found in the Annual Filing Instructions for Carriers section of the [MIA Network Adequacy webpage](#).

¹ The file comprises estimates provided by the Maryland State Department of Planning based on 2016-2020 ACS data from the US Census Bureau for Maryland [ZIP Code Tabulation Areas \(ZCTAs\)](#). ZCTAs are generalized areal representations of United States Postal Service (USPS) ZIP Code service areas. USPS ZIP Codes are not areal features but a collection of mail delivery routes; they identify the individual post office or metropolitan area delivery station associated with mailing addresses.