Bulletin 422
Treatment of Cost-Sharing Reductions in 2018 Individual Health Plan Rate Filings

This Bulletin provides guidance for carriers issuing individual health plans regarding the manner in which cost-sharing reductions (CSRs) should be addressed in their 2018 rate filings, in light of the continuing uncertainty over the legal status of the reimbursements owed to carriers.

The due date for the initial baseline rate filing remains June 2, 2017, as provided in Bulletin 421. Those rate filings shall be based on the assumption that carriers will continue to be reimbursed for their CSR payments as specified in the Affordable Care Act.

On or before June 23, 2017, unless definitive Congressional or judicial action is taken that is sufficient to ensure that CSR reimbursements will be fully funded through December 31, 2018, carriers shall, if applicable, submit amended or alternative filings that include the rates they intend to use in 2018 in the event that CSR reimbursements terminate.

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Superintendent of Insurance

NOTE: This Bulletin is intended solely for informational purposes. It is not intended to set forth legal rights, duties, or privileges, nor is it intended to provide legal advice. Readers should consult applicable statutes and rules and contact the Bureau of Insurance if additional information is needed.