



Date: January 21, 2025

To: All issuers selling health benefit and pediatric dental plans

Re: 2026 filing deadlines (subject to adjustment)

Based on the Center for Medicaid and Medicare Services' (CMS) deadline for final plan data submission for 2026 plans, the Division of Financial Regulation (DFR) has prepared the following timeline for submission of 2026 form, rate, and binder filings. The filing deadlines apply to health benefit plans and exchange certified pediatric dental plans offered on-exchange and off-exchange.

Dental products that will not be exchange certified are not required to follow this timeline.

Forms		Rates		Binders	
<i>Due date</i>	<i>Type</i>	<i>Due date</i>	<i>Type</i>	<i>Due date</i>	<i>Type</i>
March 7	Dental - Small group	March 28	Dental - Individual	May 15	Dental - Small Group
March 7	Dental - Individual	May 14	Medical - Individual	May 15	Dental - Individual
June 6	Medical - Small group	May 14	Medical - Small group	May 15	Medical - Small Group
June 20	Medical - Individual	Note: Small group dental is not required to file rates.		May 15	Medical - Individual

Quarterly rate filings

Insurers offering small group major medical products may file quarterly rate adjustments. Quarterly rate filings are due no later than the date noted below.

- Quarter 2: October 31, 2025
- Quarter 3: December 31, 2025
- Quarter 4: February 27, 2026

Binder lock dates

To facilitate transfer of information to CMS the following dates apply to binders:

- August 11: All revisions to binders are due
- August 16: Binder lock date. Binders will be locked and transmitted to CMS.

Annual rate hearing information

The division is tentatively scheduling rate hearings as follows:

- June 20, 2025: Insurer rate presentations
- July 11, 2025: Division rate decision presentations