

Bulletin 26-02

To: Health Insurance Issuers
From: Larry Deiter, Director
Date: May 14, 2026
Re: 2027 Product Filing Deadlines

The February 23, 2026, Bulletin¹ by the Department of Health and Human Services Centers for Medicare and Medicaid Services/Center for Consumer Information and Insurance Oversight (CMS/CCIIO) finalized the timing of submissions² of rate filing justifications for single risk pool coverage in the individual and small group markets effective on or after January 1, 2027.

The South Dakota Division of Insurance has established a June 1, 2026, submission deadline for all On- and Off-Exchange Individual and Small Group ACA-compliant health insurance plans.

Issuers who intend to market or renew ACA-compliant products after January 1, 2027, must comply with the filing deadline for all rates, forms, access plans, and binder filings.

All filings must include a detailed cover letter. The Summary of Benefits and Coverage (SBCs) for each plan offered must be submitted in the Supporting Documentation Tab within SERFF. All filings must include the additional information listed below.

Network Adequacy Justification Updates

Issuers required to submit network adequacy justifications will need to file an update detailing the areas where the issuer was deficient. The update must be filed via SERFF using the filing type of Report Filing and must be filed between January 4 and 13, 2027.

Issuers who were required to submit network adequacy justifications and updates under Bulletin 25-02³ are not required to submit the second update on July 15, 2026.

¹ <https://www.cms.gov/files/document/2026-rate-review-timeline-bulletin.pdf>

² <https://www.cms.gov/files/document/py2027-qhp-data-submission-certification-timeline-bulletin.pdf>

³ https://dlr.sd.gov/insurance/bulletins/bulletin_25_02_2026_product_filing_deadlines.pdf

Appointment Wait Time Secret Shopper Survey

For issuers who are required to submit the Appointment Wait Time Secret Shopper Survey to the federal government, the Division requests the final survey submitted to the federal government be filed with the Division via SERFF, using the filing type of Report Filing. The final survey must be submitted by June 30, 2026.

Pharmacy and Therapeutics Committee Membership Standards and Exception Request Process Attestation Form

Issuers must file the PY27 Attestation for Prescription Drug Benefit of ACA Product filing form in the Supporting Documentation Tab within SERFF. The prescription Drug Attestation Form can be found on the Division's website on the [Company Filings and Forms](#) page.

Mental Health Parity and Addiction Equity Act Self-Compliance Questionnaire

Issuers must file the Mental Health Parity and Addiction Equity Act Self-Compliance Questionnaire in the Supporting Documentation Tab within SERFF. The self-compliance questionnaire can be found on the Division's website on the [Company Filings and Forms](#) page.

Filings submitted after the applicable date will not be accepted for review. No revisions to the filings will be allowed after the designated deadlines, except as required by the Division of Insurance or the federal government.

These timeframes do not apply to grandfathered health plans or non-grandfathered health plans with effective dates before December 31, 2013.

Issuers should review the updated Filing Instructions in SERFF for cover letter specifics and additional filing requirement information.