



2025 Qualified Health Plan and Qualified Dental Plan Certification Timeline

	Responsible Area	Certification Task	Start Date	Complete Date
1	DVHA	Facilitate stakeholder group meetings to develop recommendations for 2025 QHPs.	Nov 2023	Jan 2024
2	Issuers	Present confidential* informal proposals for new, or for significant changes to existing, or for consideration to discontinue any nonstandard plans to DVHA and DFR for 2025	11/1/2023	2/15/2024
3	DVHA	Present proposal for 2025 Standard QHPs reflecting stakeholder group input to GMCB, receive formal approval	1/31/2024	2/14/2024
4	DFR and Issuers	DFR will conduct pre-filing meetings with each medical/QHP issuer to review form requirements and questions	1/15/2024	2/15/2024
5	DVHA and DFR	Provide issuers with instructions for documentation and a checklist of templates required (SERFF, SBCs, etc.) for 2025 qualified health plans	2/14/2024	3/1/2024
6	DVHA & Actuary	Provide issuers with 2025 Plan Benefit Detailed Instructions and AV Calculator Analysis	2/14/2024	3/1/2024
7	Medical and Dental Issuers	Submit 2025 QHP and QDP forms to DFR for Approval	3/15/2024	3/15/2024

8	Prospective New Issuers, DVHA Commissioner	Deadline for a prospective new issuer to submit a letter of intent to the DVHA Commissioner to begin in the 2026 plan year.	3/29/2024	3/29/2024
9	Medical Issuers, Scheduled by GMCB	Issuers present proposals to GMCB for approval of new non-standard QHPS, or for significant changes to existing non-standard plans effective in 2025*	3/1/2024	4/10/2024
10	DFR	Review and Approve 2025 Medical and Dental Issuer Forms.	3/15/2024	6/14/2024
11	Medical and Dental Issuers	With forms approved, issuers are responsible for coordinating the connection of SBCs with their corresponding URLs to be posted on issuer websites.	6/14/2024	6/21/2024
12	Medical and Dental Issuers	Submit Rates for all 2025 plans (Medical to GMCB; Dental to DFR)	5/13/2024 **	5/13/2024 **
13	GMCB	Public Comment for 2025 QHP Rates	5/13/2024	7/29/2024
14	Medical and Dental Issuers	Complete 2025 SERFF Templates, Binder Submissions including QIS reporting template.	6/14/2024	6/28/2023
15	DFR, GMCB	Post Solvency Analysis & Actuarial Memo for medical plans on GMCB web site. (60 days from rate submission)	7/12/2024	7/12/2024
16	GMCB	Rate hearings for 2025 major medical plans	7/22/2024 ***	7/25/2024 ***
17	DVHA and Issuers	Complete data entry of 2025 QHP benefit plan updates into VHC portal system. Issuers review & approve data output provided in EXCEL file	6/28/2024	7/31/2024

18	GMCB	2025 Rate Decisions Issued (90 days following submission). Send copy of issuer's formal rate orders to DVHA	8/12/2024	8/12/2024
19	DFR	Send letter to DVHA formally approving QHP and QDP issuer forms and QDP rates for 2025 coverage year	6/9/2024	8/16/2024
20	Medical and Dental Issuers	Final 2025 Rates Available (following any required amendments)	8/12/2024	8/19/2024
21	DVHA Commissioner, Plan Management Director	Certification/Selection of 2025 QHPs, Communication to Issuers	8/19/2024	8/30/2024
22	DVHA and Issuers	Complete QHP rate and CSR updates from binder files. Issuers review and confirm that Rate and CSR/VCSR information is correct as entered in VHC system.	8/19/2024	9/30/2024
23	DVHA Outreach & Education	Complete plan brochures, plan comparison tool updates, other training & outreach materials with 2025 QHP benefit and rate information. Obtain issuer validation of benefit and rate data	9/03/2024	10/4/2024
24	DVHA IT	Testing & validation of 2025 QHP benefit & rate data, testing coordinated with issuers	9/19/2024	10/4/2024
25	DVHA	2025 Plans Available for Customer Browsing in Advance of Open Enrollment on VHC Site and Through the Plan Comparison Tool	10/15/2024	10/31/2024
26	DVHA IT	2025 Passive File Transmitted to Issuers for Auto-Renewal	10/11/2024	10/11/2024
27	DVHA, Issuers, Customers	2025 Open Enrollment Period (Individual Market On Exchange)	11/1/2024	1/15/2025

*Proposal materials are subject to the Public Records Law. While the proposals are confidential in that DVHA and DFR do not proactively share or disclose proposals, there could, in theory be material that is general enough that it does not fall under the trade secrets exemption.

**In the event that required federal templates necessary to complete rate submission are unavailable, DVHA and GMCB will work with Issuers to move the rate submission date.

*** Hearing dates are subject to change by the GMCB.