



## 2026 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 2026 QHPs.	Nov 2024	Jan 2025
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 2026	11/1/2024	2/14/2025
3	DVHA	Present proposal for 2026 Standard QHPs reflecting stakeholder group input to GMCB, receive formal approval	1/29/2025	2/5/2025
4	DVHA, DFR	Provide issuers with instructions for documentation and templates required (SERFF, SBCs, etc.) for 2026 qualified health plans	2/5/2025	2/28/2025
5	DVHA & Actuaries	Provide issuers with 2026 Plan Benefit Detailed Instructions and AV Calculator Analysis	2/5/2025	2/28/2025
6	Medical and Dental Issuers	Submit 2026 QHP and QDP forms to DFR for Approval	3/14/2025	3/14/2025
7	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 2027 plan year.	3/31/2025	3/31/2025

8	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 2026*	3/28/2025	4/25/2025
9	DFR	Review and Approve 2026 Medical and Dental Issuer Forms.	3/14/2025	6/13/2025
10	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.	6/13/2025	6/13/2025
11	Medical and Dental Issuers	Submit Rates for all 2026 plans (Medical to GMCB; Dental to DFR)	5/12/2025 **	5/12/2025 **
12	GMCB	Public Comment for 2026 QHP Rates	5/12/2025	7/26/2025
13	Medical and Dental Issuers	Complete 2026 SERFF Biner Templates Submissions including QIS reporting template.	6/13/2025	6/30/2025
14	DFR, GMCB	Post Solvency Analysis & Actuarial Memo for 2026 medical plans on GMCB web site. (60 days from rate submission)	7/11/2025	7/11/2025
15	GMCB	Rate hearings for 2026 major medical plans	7/21/2025 ***	7/23/2025 ***
15A	GMCB	Conduct Public Hearing	7/24/2025	7/24/2025
16	DVHA and Issuers	Complete data entry of 2026 QHP benefit plan updates into VHC portal system. Issuers review & approve data output provided in EXCEL file	6/30/2025	7/31/2025
17	GMCB	2026 Rate Decisions Issued (90 days following submission). Send copy of issuer's formal rate orders to DVHA	8/11/2025	8/11/2025

18	DFR	Send letter to DVHA formally approving QHP and QDP issuer forms and QDP rates for 2026 coverage year	6/13/2025	8/7/2025
19	Medical and Dental Issuers	Final 2026 Rates Available (following any required amendments)	8/7/2025	8/14/2025
20	DVHA Commissioner, Plan Management Director	Certification/Selection of 2026 QHPs, Communication to Issuers	8/14/2025	8/29/2025
21	DVHA and Issuers	Complete 2026 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.	8/14/2025	9/30/2025
22	DVHA Outreach & Education	Complete plan brochures, plan comparison tool updates, other training & outreach materials with 2026 QHP benefit and rate information. Obtain issuer validation of benefit and rate data	9/03/2025	10/3/2025
23	DVHA IT	Testing & validation of 2026 QHP benefit & rate data, testing coordinated with issuers	9/1/2025	10/3/2025
24	DVHA	2026 Plans Available for Customer Browsing in Advance of Open Enrollment on VHC Site and Through the Plan Comparison Tool	10/15/2025	10/31/2025
25	DVHA IT	2026 Passive File Transmitted to Issuers for Auto-Renewal	10/10/2025	10/10/2025
26	DVHA, Issuers, Customers	2026 Open Enrollment Period (Individual Market On Exchange)	11/1/2025	1/15/2026

\*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.