

## **SERFF FILING INSTRUCTIONS**

### **Accident and Health Filings in New York**

(Last updated 3/15/17 to streamline the instructions and break the Long Term Care Annual Report filing type into three separate filing types. Prior revisions: 9/4/12 to clarify that commission filings should be submitted under the Normal Pre-Approval filing type.)

The Health Bureau accepts accident and health policy form and rate filings submitted electronically through SERFF. These general instructions and guidelines are intended to assist you in preparing your submission. The primary topics covered in these instructions are:

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#### **ONE LICENSEE PER FILING**

The Health Bureau in New York does not accept filings for multiple licensees. Each filing should be on behalf of one licensee only.

#### **TYPE OF INSURANCE (TOI) and SUB-TYPE OF INSURANCE**

We accept submissions for all accident and health products using SERFF's standardized types (TOIs) and sub-types of insurance as listed in the NAIC's Product Coding Matrix. Select the TOI that most closely matches the product being submitted. Only HMOs should be using the HOrg series. Avoid using the Health-Other designation wherever possible.

#### **FILING TYPES**

After selecting the appropriate type of insurance and sub-type of insurance, select a Filing Type that most closely identifies the filing being submitted and the priority of review being requested.

Our Filing Types and guidance explaining the use and priority of review for each of the various Filing Types can be found at [http://www.dfs.ny.gov/insurance/health/quildlines\\_indx.htm](http://www.dfs.ny.gov/insurance/health/quildlines_indx.htm)

Special Filing Types, instructions and checklists to be used for individual and small group comprehensive medical products (On and Off Exchange) and stand-alone dental products are announced each spring on our website at <http://www.dfs.ny.gov/insurance/ihealth.htm>.

Not all Filing Types are available for every type of insurance product. For example, long term care products do not have the "Rate Adjustment Pursuant to Section 4308(c)" filing type.

## **FORM SCHEDULE**

All new and revised "policy forms" as defined in Section 3201 of the Insurance Law (e.g., policies, certificates, endorsements, riders, applications, etc.) should be submitted on the Form schedule in SERFF. Documents that are NOT officially "policy forms" as defined in Section 3201 of the Insurance Law but require the Department's review prior to our filing should also be submitted on the Form Schedule (e.g., Medicare Supplemental advertising, administrative forms, etc.)

## **RATE SCHEDULE**

All rate material and rate manual pages should be submitted on the Rate Schedule in SERFF. An actuarial memorandum and actuarial certification should be submitted on the Supporting Documentation Schedule.

## **SUPPORTING DOCUMENTATION SCHEDULE**

The Supporting Documentation schedule contains the Submission Requirements and should be used for related or explanatory documents. The actuarial memorandum, actuarial certification, explanation of variability, and all supporting exhibits should be attached to the Supporting Documentation Schedule.

## **SUBMISSION REQUIREMENTS**

When preparing a filing in SERFF, once you have selected the TOI, sub-TOI and Filing Type, you will see a list of Submission Requirements to be satisfied on the Supporting Documentation schedule. Your decision to satisfy or bypass a Submission Requirement should be based primarily on whether the filing is a combined form and rate filing, a form only filing, a rate only filing or a rate adjustment for your particular type of organization (an Article 42 corporation or HMO). If you are bypassing a Submission Requirement, be sure to enter a more complete explanation than N/A.

## **REQUIREMENTS**

The SERFF system contains an explanation of each of the Requirements. If completion of a specific form is required, the necessary form is attached to the Requirement. The only exception is the Product Checklist that must be downloaded from our website. Each form is in interactive Adobe Acrobat (pdf) or Excel format so you may complete the form online, download it and/or print it for your records.

## **PRODUCT CHECKLISTS AND OUTLINES**

All SERFF filings should reflect compliance with New York laws and regulations. To assist you in preparing filings, the Department has developed numerous Product Checklists and Outlines intended to set forth many of New York's requirements for various accident and health products.

A completed Product Checklist is required for all products for which a checklist is available. The SERFF Submission Requirement of Product Checklist contains a link to the Department's website that contains the most current list of available Product Checklists and Outlines at [http://www.dfs.ny.gov/insurance/ah\\_pock.htm](http://www.dfs.ny.gov/insurance/ah_pock.htm).

Read and follow the instructions on the cover of the checklist. The Product Checklists are interactive in several ways. Some checklists contain items that require you to respond by checking a selection box. The last column of each checklist should be completed to indicate the form, page and paragraph of the filing where the requirement is met. Each checklist contains links that take you directly to the regulatory or statutory reference for the requirement. If you believe the checklist is not applicable, complete the appropriate section at the beginning of the checklist to provide the Department with an explanation why the checklist is not applicable.

Product Outlines are a supplement to the Product Checklists wherein they provide a greater explanation of the requirements listed in the checklists. When completing the Product Checklist, the Department also expects that the relevant Product Outline, if available, has been reviewed in the preparation of the filing.

For some product submissions, only a portion of a Product Checklist or Outlines may be applicable (such as when only filing an application).

## **STATE SPECIFIC FIELDS**

The State Specific fields are designed to capture New York-specific information needed for the proper assignment and review of each filing. State Specific Fields should be completed with direct answers, not just N/A. An NAIC or New York-specific transmittal form is no longer required.

**COVER LETTER**

In SERFF, the Filing Description field on the General Information schedule is intended to capture the information that would normally be conveyed in a cover/submission letter. The Supporting Documentation schedule may be used for additional information.

**ATTACHMENTS TO FILINGS**

There should be only one attachment per schedule item on the Form Schedule. Multiple documents should not be included in one attachment.

Attachments should be submitted in Adobe Acrobat (pdf) format unless specifically required by a State Reviewer. If a Reviewer requires you to submit an attachment in another format (e.g., Excel), submit an additional copy of the attachment with the same name in .pdf format.

**FILE SIZE AND COMPATIBILITY**

File size must be less than 3mb. The SERFF Help Desk can provide guidance regarding how to reduce the file size.

**CONTACT INFORMATION**

If you have questions regarding the submission of SERFF filings to the Health Bureau in New York, contact Colleen Rumsey at (518) 486-7815 or [Colleen.Rumsey@dfs.ny.gov](mailto:Colleen.Rumsey@dfs.ny.gov).