

## **Filing Guidance**

### **Off-Anniversary Rolling Community Rate Changes**

Insurers and health maintenance organizations (HMOs) may change rolling rates off-anniversary for community-rated products on a prospective basis, provided that the insurance policy or contract expressly allows the insurer or HMO to change rolling rates in this manner, and the language of the insurance policy or contract has been approved by the Department.

This process does not apply to situations where the insurer or HMO priced the rate incorrectly or unexpectedly has poor experience.