

**2025 Rate and Form Filing Timeline for ACA Compliant
On and Off Marketplace,
SADPs and pre-ACA Non-Compliant Plans**

Activity	Dates	Comments
Issuers to submit forms and rates in SERFF to Iowa Insurance Division (IID)	4/17/24– 6/10/24	IID will not permit any submissions after 6/10/24 All public hearings (pursuant to Iowa Code §505.19 and IAC §191-36.21) will be held on 8/8/2024
QHP Application submission window opens	4/17/24	
Early Bird Application Deadline: Optional Early Bird QHP Application submission deadline	5/15/24	
CMS reviews Early Bird QHP Application data and releases results in the PM Community for issuers and states to review	4/18/24 – 6/07/24	
HHS-approved QHP Enrollee Survey vendor securely submits the QHP Enrollee Survey response data to CMS on behalf of the QHP issuer	5/21/24	
Initial Application Deadline: Deadline for Initial QHP Applications, including machine-readable index URLs, Plan ID Crosswalk data, AND Rates Table Template	6/10/24	IID will not permit any submissions after 6/10/24 to allow for review and submission by IID to CMS
QHP issuer submits the validated Quality Rating System (QRS) clinical measure data, with attestation, to CMS via NCQA’s interactive Data Submission System (IDSS)	6/14/24	
IID and CMS Conduct Reviews	Upon receipt through 8/14/24	IID will work with issuers through the process to correct any deficiencies, errors, etc.
CMS reviews initial QHP Applications and releases results in the PM Community for issuers and states to review	6/13/24 – 7/12/24	
Optional deadline to submit corrected QHP Application data and Rate Table Templates	7/17/24	

Dates are subject to change pending finalization of the CCIIO/CMS 2025 Letter to Issuers in the Federally-facilitated Exchanges.

CMS reviews Rates Table Template data and resubmitted QHP Application data, and releases results in the PM Community for issuers and states to review	7/18/24 – 8/09/24	
QHP issuers, Exchange administrators, and CMS preview the 2023 QHP quality rating information	August/ September 2024	
Issuer Plan Confirmation/Crosswalk Deadline: Issuers complete final plan confirmation and submit final Plan ID Crosswalk Templates in the PM Community	8/07/24 – 8/21/24	
Final Application Deadline: Deadline for issuers to submit changes to their QHP Application and to submit marketing URL data in the HIOS Supplemental Submission Module (SSM)	8/14/24	
CMS reviews QHP Applications and releases results in the PM Community for issuers and states to review	8/15/24 – 9/09/24	
Rate Hearing for plans with increases that are greater than 5.6%	Public Comment Hearing on 8/8/24 at 5pm	Details to be released later on State website.
CMS sends QHP Certification Agreements to issuers	9/10/24	
QHP Agreement Signing Deadline: Issuers return signed QHP Certification Agreements to CMS	9/10/24 – 9/18/24	
Plan Confirmation Deadline: IID completes final plan confirmation in the PM Community	9/10/24 – 9/18/24	
Limited data correction window	9/12/24 – 9/13/24	
Machine-Readable/URL Deadline: Deadline for issuers' machine-readable data to be posted and marketing URLs to be live and active	9/18/24	
CMS releases certification notices to issuers and states	10/1/24 – 10/2/24	
Anticipated public display of QHP quality rating information	11/1/24	
Open Enrollment begins	11/1/24	