



# Department of Commerce

COMMONWEALTH OF THE NORTHERN MARIANA ISLANDS  
P.O. Box 5795 CHR, Saipan, MP 96950  
Tel: (670) 664-3000  
Web: [www.commerce.gov.mp](http://www.commerce.gov.mp)  
OFFICE OF THE INSURANCE COMMISSIONER



## **ADMINISTRATIVE BULLETIN NOTICE 2023-03: Health Insurance Insurer Form Filing Instructions**

**Date:** March 6, 2023

**To:** Health Insurance Insurer admitted in the CNMI

**From:** JOSEPH S. RIOS, Jr., CNMI Insurance Commissioner

**Subject:** Form Filing Instructions for Systems for Electronic Rates and Forms Filing (SERFF) for Plan Year 2024

The purpose of this order is to provide information on requirements as referenced in the subject above.

The Centers for Medicare & Medicaid Services (CMS) posted the Form Filing Instructions for System for Electronic Rates and Forms Filing (SERFF) for Plan Year 2024 at: [https://www.cms.gov/ccio/resources/training-resources#Health Insurance Market Reforms](https://www.cms.gov/ccio/resources/training-resources#Health_Insurance_Market_Reforms).

Northern Mariana Islands has informed CMS that they are not enforcing certain provisions of the PHS Act, as amended or extended by the ACA and the CAA. In situations where CMS is responsible for enforcement, one of the ways CMS enforces these provisions is through the review of policy forms for compliance prior to sale of a product or plan.

In order to ensure compliance with the provisions of the CAA, CMS is requiring health insurance issuers in Northern Mariana Islands to submit form filings for all health insurance products in the individual and group markets, including fully insured small group and large group market plans, student health insurance coverage, grandfathered plans and "grandmothered" plans, to the CMS Direct Enforcement instance in the National Association of Insurance Commissioners' (NAIC) System for Electronic Rates and Forms Filing (SERFF) at <https://login.serff.com/serff/>.

Additional information can be found in the Form Filing Instructions for SERFF for Plan Year 2024 also available at: <https://www.cms.gov/files/document/py2024-form-filing-instructions.pdf>.

Questions can be directed to the CMS Form Filing at [FormFiling@cms.hhs.gov](mailto:FormFiling@cms.hhs.gov).

Thank you,