

Individual Health Rate / Rate Increase Filing Requirements Checklist

Every effort has been made to ensure the accuracy of the information in this document. All parties should consult with the Texas Insurance Code (TIC), the Texas Administrative Code (TAC), department guidelines, and other laws.

Individual Health Rates and Rate Increases

Page _____ : Initial and subsequent rate filings - [28 TAC Section 3.4\(p\)](#)

Page _____ : All individual accident and health rate filings must list policy form numbers to which rate filing applies - [28 TAC Section 3.4\(p\)\(1\)](#), and

Page _____ : include the rate schedule - [28 TAC Section 3.4\(p\)\(5\)-\(6\)](#)

Page _____ : Rate increases (cumulative) of 50% or more within a 12-month period – [28 TAC Section 3.4\(q\)\(5\)](#)

Page _____ : Actuarial Memorandum signed by certified actuary - [28 TAC Section 3.4\(q\)](#) and [TIC 560.002](#)

Page _____ : Provide the form number or numbers to which the submitted rate increase applies – [28 TAC Section 3.4\(q\)\(5\)\(A\)](#)

Page _____ : Provide the planned effective date of the increase - [28 TAC Section 3.4\(q\)\(5\)\(B\)](#)

Page _____ : Include schedule or schedules of rates to be used - [28 TAC Section 3.4\(q\)\(5\)\(C\)](#)

Page _____ : Include concise explanation of rating process (assumptions, claims data, methodology, formulas for gross premium rates) - [28 TAC Section 3.4\(q\)\(5\)\(D\)](#)

Page _____ : Include statement of actual and projected experience - [28 TAC Section 3.4\(q\)\(5\)\(E\)](#)

Note: If acquired business, provide the name of the company, and specify if “attained age” or “issue age.”

Notice of Rate Increase

Page _____ : The content of the notice must comply with the requirements of [TIC Section 1201.109](#)

Page _____ : Notice must be provided 60 days before the date a premium rate increase takes effect [TIC Section 1201.109\(a\)](#)