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ALL PLAN LETTER

DATE: January 30, 2026

TO: All Health Care Service Plans

FROM: Jenny Phillips
Deputy Director
Office of Plan Licensing

SUBJECT: APL 26-004 - Plan Year 2027 QHP, QDP, and Off-Exchange Filing Requirements

The Department offers current and prospective Qualified Health and Dental Plans, Covered California for Small Business Issuers, and health plans offering non-grandfathered Individual and Small Group product(s) outside of the California Health Benefit Exchange (Covered California), guidance to assist in the preparation of Plan Year 2027 regulatory submissions, in compliance with the Knox- Keene Act at California Health and Safety Code sections 1340 et seq. (Act) and regulations promulgated by the Department at California Code of Regulations, title 28 (Rules).

Qualified Dental and Health Plan Products Offered on Covered California

For Qualified Health Plans (QHPs) and Qualified Dental Plans (QDPs) licensed pursuant to the Act, the Department has primary responsibility for regulatory review and preliminary recommendations with respect to certain selection criteria identified by the Exchange in evaluation of whether an applicant is in “good standing.” All licensure, regulatory and product requirements of the Act and Rules apply to QHPs and QDPs offered through the Exchange.

QHPs, QDPs, or prospective applicants should review the Checklists and attachments provided for regulatory requirements, deadlines, and filing expectations. Please see the Checklists and accompanying attachments on the [Individual and Small Group Products Filings page on the Department's website](#).

Product(s) Offered Off of Covered California

For health plans offering non-grandfathered Individual and Small Group product(s) off of Covered California (outside of the Exchange), product(s) and/or benefit plan designs amended for the 2027 Plan Year must have Department approval of necessary filings, including, but not limited to, licensure, networks, product, benefit plan design, and rate filings.

Health plans should review the Checklists and attachments provided for regulatory requirements, deadlines, and filing expectations. Please see the Checklists and accompanying attachments on the [Individual and Small Group Products Filings page on the Department's website](#).