



COMMONWEALTH OF MASSACHUSETTS
Office of Consumer Affairs and Business Regulation
DIVISION OF INSURANCE

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HEALTH COVERAGE
Filing Guidance Notice 2026-F

TO: Health Insurance Carriers Submitting Rate Filings Subject to M.G.L. c. 176J

FROM: Kevin Beagan, Deputy Commissioner, Health Care Access Bureau

DATE: May 1, 2026

RE: Update Regarding the Federal Accessibility Standards and the “Merged Market Rate Filing Summary” Submitted within M.G.L. c. 176J Merged Market Rate Filings

The Massachusetts Division of Insurance (“Division”) distributes Filing Guidance Notice 2026-F to provide updated guidance to Filing Guidance Notices 2023-B and 2023-D for insurance carriers (“Carriers”) making rate filings subject to M.G.L. c. 176J and 211 CMR 66.00. This notice pertains to the “Merged Market Rate Filing Summary” required to be submitted for the Massachusetts merged market governed by M.G.L. c. 176J. This Filing Guidance Notice identifies an accessibility certification that is to be included as part of the merged market filings.

Meeting Federal Accessibility Standards

As you are aware, the Division collects certain information related to carrier rate filings according to 211 CMR 66.08(3)(c). This information is posted to the Division’s website within ten days of the filing. This information is expected to meet so-called “WCAG 2.1 Level A and AA requirements” identified in the federal American with Disabilities Act (see [Americans with Disabilities Act \(ADA\) Title II Digital Accessibility Information](#)).

To ensure that the submitted “Merged Market Rate Filing Summary” meets these accessibility standards, Carriers are expected to review documents for compliance before submission - for example, by using the [Microsoft Word Document Accessibility Testing Checklist](#) - and to submit a certification signed by the actuary submitting the filing attesting that the document complies with the applicable federal standards.

If you have any questions about this Filing Guidance, please contact Mary Hosford at Mary.Hosford@mass.gov or Kevin Beagan at Kevin.beagan@mass.gov.