



## Office of Insurance Regulation

### MEMORANDUM

**DATE:** December 31, 2016

**TO:** **Discount Medical Plan Organizations** - Financial Statement Contact Person

**FROM:** Carolyn Morgan, Director  
Life & Health Financial Oversight

**SUBJECT:** **2017 FILING REQUIREMENTS**

This package is designed to assist Discount Medical Plan Organizations in preparing their filings with the Florida Office of Insurance Regulation (Office). This information provides the filing requirements for companies holding a License.

All filings should be made electronically through the Regulatory Electronic Filing System (REFS) via the Industry Portal located at <https://portal.fldfs.com/ifile/default.asp>. As required in Section 636.218, F.S., annual reports are due within 3 months after the end of each fiscal year end.

There are two major components to be attached in REFS for your annual filings, the Annual Report form OIR-A1-1671 and the audited financial statements prepared in accordance with generally accepted accounting principles. The annual report form is available on the Office's website, [www.floir.com](http://www.floir.com). Select "Company Filing" tab at the top then the "Required Filing and Reporting" link, click on "Life and Health Financial Oversight", and then under the heading of Managed Care, choose "DMPO Filing Requirements". Please be advised that these instructions are provided for the purpose of reference only and are not intended to alter, amend, or replace statutory requirements.

We hope that this assists in your management of the filings.  
Questions may be referred to:

LaTasha Davis or David Roberts  
Financial Examiner/Analyst Supervisor  
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Life and Health Financial Oversight  
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## INSTRUCTIONS FOR FILING REQUIREMENTS: QUESTIONS & ANSWERS

1. **The checklist indicates that the deadlines for filing statements are within 3 month of the fiscal year ending date. Do they have to be received by the Office on that due date or postmarked by these dates?**
  - > The REFS filings must be received by the Office no later than 5:00 PM on the applicable due date.
2. **If a filing requirement deadline falls on a weekend or holiday when is the filing due?**
  - > The deadline would be moved to the first business day following the original deadline.
3. **Will companies submitting late statements be fined?**
  - > **Yes.** Furthermore, failure to timely file statements is grounds for suspension of the DMPO's License.
4. **May I attach my check for the Company's renewal fee to my filing?**
  - > Remit Annual Statement filing fees directly to the **Florida Department of Financial Services** in accordance with Section 636.204(3), Florida Statutes. A copy of the check and invoice can be scanned and attached through REFS. Page 8 of the Annual Report form should be detached and mailed to the address given, along with your check for \$50, **prior to the anniversary date of the DMPO obtaining its license.**
5. **Where do I go to find REFS and the DMPO Report form?**
  - > When using REFS please go to [www.floir.com](http://www.floir.com) and click on the "Company filing" tab at the top and then the Industry Portal link. Then select Regulatory Electronic Filing System (REFS). The User Guide is available at <http://www.floir.com/siteDocuments/REFSUsersGuide2-0.pdf>. To find Annual Report form OIR-A1-1671, go to [http://www.floir.com/Sections/LandH/DMPO\\_Filing\\_Requirements.aspx](http://www.floir.com/Sections/LandH/DMPO_Filing_Requirements.aspx).
6. **Now that we are instructed to file the CPA report through REFS, is an original bound hard copy still required?**
  - > No, a hard copy will not be necessary if the complete annual audited financial statement is attached in REFS as a pdf file.
7. **I have read the entire package but I still have questions regarding financial filings and/or solvency requirements (vs. rate/form or other). How can I reach the financial analyst in charge of my company?**
  - > To reach Life & Health Financial Oversight directly, dial (850) 413-3153. Support Staff will guide you to the individual analyst assigned to your company. The analyst can then give you his/her direct dial number for future reference.