



Office of Insurance Regulation

**MEMORANDUM**

**DATE:** January 31, 2026  
**TO:** **Discount Plan Organizations** - Financial Statement Contact Person  
**FROM:** Carolyn Morgan, Director  
Life & Health Financial Oversight  
**SUBJECT: 2026 FILING REQUIREMENTS**

This package is designed to assist Discount Plan Organizations in preparing their filings with the Florida Office of Insurance Regulation (OIR). 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://iportal.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 OIR's website, [www.floir.gov](http://www.floir.gov). Select "Insurance Entities" at the top of the page, click on "Financial Oversight" underneath "LIFE AND HEALTH INSURERS", and then under the "Forms" section, select "Managed Care Forms" and click on "OIR-A1-1671: Annual Report – Discount Medical Plan Organization". 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:

Jason Reynolds  
Chief Analyst  
Florida Office of Insurance Regulation  
Life and Health Financial Oversight  
E-Mail: [Jason.Reynolds@floir.com](mailto:Jason.Reynolds@floir.com)  
Telephone number: (850) 413-5093

## INSTRUCTIONS FOR FILING REQUIREMENTS: QUESTIONS & ANSWERS

- 1. The checklist indicates that the deadlines for filing statements are within 3 months of the fiscal year ending date. Do they have to be received by the OIR on that due date or postmarked by these dates?**
  - > The REFS filings must be received by the OIR 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 DPO'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 DPO obtaining its license.**
- 5. Where do I go to find REFS and the DPO Report form?**
  - > When using REFS please go to <https://www.florid.gov/iportal> 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 [https://refs.florid.gov/Content/REFS\\_Users\\_Guide\\_2.0.pdf](https://refs.florid.gov/Content/REFS_Users_Guide_2.0.pdf). To find the Annual Report form OIR-A1-1671, go to <https://florid.gov/life-health/life-and-health-financial-oversight> and click on "Managed Care Forms" under the Forms section
- 6. Does the OIR accept electronic signatures on the DPO Report form?**
  - > Yes, the OIR will accept electronic signatures that comply with the requirements of Chapter 668, Florida Statutes, most notably section 668.50 ([Statutes & Constitution :View Statutes : Online Sunshine](#)).
- 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.