

HEALTH CARE REFORM ALERT



Alerting you on health care reform legislation and regulations

April 14, 2017

Final Regulations Issued for Individual Market Stabilization

On April 13, 2017, the Department of Health and Human Services (HHS) issued final regulations to help stabilize the individual and small group markets. These final regulations, effective June 19, 2017, do not significantly differ from the [proposed regulations](#) issued February 16, 2017. They do not directly impact large group or expatriate health plans, but rather intend to help stabilize the Health Insurance Marketplace, provide more flexibility to states and insurers, and give individual health plan consumers more coverage options.

These final rules make the following policy changes:

- **Shortened Open Enrollment Period**
The 2018 open enrollment period for the individual market will run from November 1, 2017, through December 15, 2017, which more closely aligns with open enrollment for Medicare and the private market.
- **Greater Control over Special Enrollment Periods**
The rules expand verification of eligibility for special enrollment periods in Marketplaces, limit the ability of Marketplace enrollees to change plan metal levels during the coverage year, and adjust requirements for special enrollments due to marriage.
- **Promote Continuous Coverage**
Issuers will be allowed to collect premiums for unpaid coverage within the past year before re-enrolling individuals for the next year to promote continuous coverage.
- **More Consumer Choice**
To help provide enrollees with more coverage options, beginning with 2018 plans, issuers will have greater actuarial value flexibility to offer more lower-cost choices and to continue offering existing plan options.

- **Empower States for Network Adequacy and Plan Design**

CMS will defer oversight of network adequacy and health plan certification to states that have sufficient review processes to determine adequacy for their residents.

CMS also released 2018 plan year filing guidance for issuers to support the final marketplace stabilization rules, including: final 2018 [Actuarial Value \(AV\) calculator](#), [Uniform Rate Review Timeline](#), and [Good Faith Compliance Guidance](#).

Read [the final regulations](#) or the [CMS news article](#) for more details.

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