

CMS Releases New Policies

Today, the Centers for Medicare & Medicaid Services (CMS) issued the [HHS Notice of Benefit and Payment Parameters for 2019](#), including provisions in these key areas:

- Essential Health Benefits (EHB)
- Qualified Health Plan (QHP) Certification Standards
- Exemptions
- Risk Adjustment
- Advance Premium Tax Credit (APTC) Program Integrity
- Special Enrollment Periods (SEPs)
- Medical Loss Ratio
- Small Business Health Options Program (SHOP)
- Rate Review

This [final rule](#) builds on the significant steps already taken by the Administration to promote health care choice and competition, and decrease costs.

Also released today:

- **The Final Annual Issuer Letter**: Provides operational and technical guidance to issuers that want to offer QHPs in the Federally-facilitated Exchanges (FEEs) for plan years beginning in 2019.
- **A bulletin to extend the transitional policy for one additional year**: This policy allows for the transition to fully Affordable Care Act-compliant coverage in the individual and small group Health Insurance Marketplaces until 2019. CMS is releasing this bulletin to provide states additional flexibility and control over their health insurance markets.

If you have questions, you can reach out to the [Agent/Broker Marketplace Help Desks and Call Centers](#).