



Breaking News: Final Market Stabilization Rule

On Friday, the Centers for Medicare & Medicaid Services (CMS) issued the final Market Stabilization rule to help lower premiums and stabilize individual and small group markets; and to increase choices for Americans.

The final rule makes several policy changes to improve the market and promote stability, including:

- **2018 Annual Open Enrollment Period:**The final rule adjusts the annual Open Enrollment period for 2018 to more closely align with Medicare and the private market. The next Open Enrollment period will start on November 1, 2017 and run through December 15, 2017, encouraging individuals to enroll in coverage prior to the beginning of the year.
- **Reduce Fraud, Waste, and Abuse:**The final rule promotes program integrity by requiring individuals to submit supporting documentation for special enrollment periods, and ensures that only those who are eligible are able to enroll. It will encourage individuals to stay enrolled in coverage all year, reducing gaps in coverage, resulting in fewer individual mandate penalties, and helping to lower premiums.
- **Promote Continuous Coverage:**The final rule promotes personal responsibility by allowing issuers to require individuals to pay back past due premiums before enrolling into a plan with the same issuer the following year. This is intended to address gaming, and encourage individuals to maintain continuous coverage throughout the year, which will have a positive impact on the risk pool.

- **Ensure More Choices for Consumers:** For the 2018 plan year and beyond, the final rule allows issuers additional actuarial value flexibility to develop more choices with lower premium options for consumers, and to continue offering existing plans.
- **Empower States & Reduce Duplication:** The final rule reduces waste of taxpayer dollars by eliminating duplicative review of network adequacy by the Federal Government. The rule returns oversight of network adequacy to states, which are best positioned to evaluate network adequacy.

The final rule can be found by [clicking here](#).

Please [click here](#) for CMS's release.

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Any Questions or Feedback?

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