

## Agents & Brokers: Selling in the Marketplace

HealthCare.gov

# Payment and Grace Period Flexibilities Announced

The Centers for Medicare & Medicaid Services (CMS) posted guidance on Payment and Grace Period Flexibilities for Issuers Offering Coverage on the Federally-facilitated Exchanges and State-based Exchanges on the Federal Platform. Under the newly released guidance, CMS announced that it will exercise enforcement discretion to permit issuers of qualified health plans (QHPs) and stand-alone dental plans (SADPs) to extend payment deadlines for initial binder payments as well as ongoing premium payments during the period of the COVID-19 national emergency. Additionally, CMS released Frequently Asked Questions (FAQs) on the Availability and Usage of Telehealth Services Through Private Health Insurance Coverage and on Prescription Drugs and the Coronavirus Disease 2019 (COVID-19) for Issuers Offering Health Insurance Coverage in the Individual and Small Group Markets.

The guidance on Payment and Grace Period Flexibilities for Issuers Offering Coverage on the Federally-facilitated Exchanges and State-based Exchanges on the Federal Platform can be found here:

<https://www.cms.gov/files/document/faqs-payment-and-grace-period-covid-19.pdf>

The FAQs on Availability and Usage of Telehealth Services Through Private Health Insurance Coverage can be found here: <https://www.cms.gov/files/document/faqs-telehealth-covid-19.pdf>

The FAQs on Prescription Drugs and the Coronavirus Disease 2019 (COVID-19) for Issuers Offering Health Insurance Coverage in the Individual and Small Group Markets can be found here: <https://www.cms.gov/files/document/faqs-rx-covid-19.pdf>

CCIIO now has a landing area on our website for all COVID-related guidance, which can be accessed at: <https://www.cms.gov/CCIIO/Resources/Fact-Sheets-and-FAQs#COVID-19>

These FAQs, and earlier CMS actions in response to the COVID-19 virus, are part of the ongoing White House Task Force efforts. To keep up with the important work the Task Force is doing in response to COVID-19 click here [www.coronavirus.gov](http://www.coronavirus.gov). For information specific to CMS, please visit the [Current Emergencies Website](#).



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