

A look at the week's most recent employee benefits & announcements

## IN THE NEWS THIS WEEK

Week of February 20th

### CMS Issues Proposed Rule to Increase Patients' Health Insurance Choices for 2018

The Centers for Medicare & Medicaid Services (CMS) today issued a proposed rule for 2018, which proposes new reforms that are critical to stabilizing the individual and small group health insurance markets to help protect patients. This proposed rule would make changes to special enrollment periods, the annual open enrollment period, guaranteed availability, network adequacy rules, essential community providers, and actuarial value requirements; and announces upcoming changes to the qualified health plan certification timeline.

- [Special Enrollment Period Pre-Enrollment Verification](#): The rule proposes to expand pre-enrollment verification of eligibility to individuals who newly enroll through special enrollment periods in Marketplaces using the HealthCare.gov platform.
- [Guaranteed Availability](#): The rule proposes to address potential abuses by allowing an issuer to collect premiums for prior unpaid coverage, before enrolling a patient in the next year's plan with the same issuer.
- [Determining the Level of Coverage](#): The rule proposes to make adjustments to the de minimis range used for determining the level of coverage by providing greater flexibility to issuers to provide patients with more coverage options.
- [Network Adequacy](#): The rule proposes to defer to the states' reviews in states with the authority and means to assess issuer network adequacy.
- [Qualified Health Plan \(QHP\) Certification Calendar](#): In the rule, CMS announces its intention to release a revised proposed timeline for the QHP certification and rate review process for plan year 2018.
- [Open Enrollment Period](#): The rule proposes to shorten the 2018 coverage year annual open enrollment to November 1, 2017-December 15, 2017.

To read the full proposed rule, [click here](#).

[Read More](#)

### [TWEET OF THE WEEK](#)

## UPCOMING EVENTS

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### HORIZON WEBEX: SPECIALTY PRODUCTS AND VALUE ADDS

An overview of the Specialty Product offerings and value added services that are available in the IHC market.

**February 22nd**  
**11:00 AM - 12:00 PM**  
[Click here to register!](#)  
**1:00 PM - 2:00 PM**  
[Click here to register!](#)

**February 23rd**  
**1:00 PM - 2:00 PM**  
[Click here to register!](#)

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### WEBINAR: 2017 SEH ELIGIBILITY

As a follow-up to our initial series last year on the 2017 NJ Small Group eligibility changes, we have new content that goes deeper into the rules, the carrier underwriting guidelines, and lessons learned.

**February 24th**  
**10:30 AM - 11:30 AM**  
[Click here to register!](#)

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### CE CLASS: THE TRUMP ADMINISTRATION

Please join us to understand what has changed, what has stayed the same, and what to expect as the year unfolds.

**February 28th**  
**9:00 AM - 12:00 PM**  
[Click here to register!](#)



**Bill Cassidy**   
@BillCassidy

 Follow 

Trump promised coverage for everybody including preexisting conditions, lower costs, no mandates. #PatientFreedomAct fulfills that promise.

RETWEETS 10 LIKES 24



6:08 PM - 15 Feb 2017

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**WEBINAR: UHC MARKET AND PRODUCTS UPDATES**

Topics will include: OHP to OHI migration, online payment options, UHC speciality benefits, and more!

**March 24th  
10:00 AM**

[Click here to register!](#)

To review a one-page summary of the Cassidy-Collins Patient Freedom Act, [click here](#).

**CARRIER UPDATES**

**Cigna - Proposed Regulations Issued for Individual Market Stabilization**

On February 15, 2017, the Department of Health and Human Services (HHS) released a proposed rule to help stabilize the individual and small group markets. It is the first example of how the Secretary of HHS may reduce the "economic burden" of the Affordable Care Act, as directed in the [January 20, 2017 Executive Order](#) issued by the White House. The proposed changes impact a number of existing regulations specific to individual and small group market plans, effective for the 2018 plan year.

The proposed rule does not directly impact large group or expatriate health plans, but rather intends to help stabilize the Health Insurance Marketplace, provide more flexibility to states and insurers, and give individual health plan consumers more coverage options. According to the Centers for Medicare and Medicaid Services (CMS), the proposed changes aim to help protect enrollees in the individual and small group markets while future reforms are being debated.

[Read More](#)

**Healthcare.gov - Review the Proposed Rule**

The proposed rule proposes new reforms that are critical to stabilizing the individual and small group health insurance markets to help protect patients.

"Americans participating in the individual health insurance markets deserve as many health insurance options as possible," said Dr. Patrick Conway, Acting Administrator of the Centers for Medicare & Medicaid Services. "This proposal will take steps to stabilize the Marketplace, provide more flexibility to states and insurers, and give patients access to more coverage options. They will help protect Americans enrolled in the individual and small group health insurance markets while future reforms are being debated."

[Read More](#)

**Aetna Senior Supplemental - Over-The-Top 2018 Sales Contest**

As one of the world's most popular vacation spots, sunny Miami is famous for over-the-top experiences and luxuries. [YOU](#) can be the headliner in 2017 to experience a taste of this amazing lifestyle and five-star extravaganza in 2018. The qualification period is January 1 - December 31, 2017.

[Read More](#)

**Cigna Senior Benefits - 2018 Incentive Trip Announcement**

Cigna is pleased to announce the destination for their 2018 incentive trip is the Fairmont Banff Springs in Banff, Alberta, Canada. The qualification period is March 1, 2017 - February 28, 2018. Complete trip rules and qualifications will be released soon.

[Read More](#)

### **Oxford Health Plans - Action Required for New York Small Groups**

As a reminder, New York small groups currently offering only an Oxford Health Plans (NY), Inc. (OHP) HMO plan with a coverage end date of March 1, 2017 need to purchase a new Oxford Health Insurance, Inc. (OHI) policy before their current OHP plan ends. These groups did not receive a renewal package from us and need to apply as a new group.

[Read More](#)

### **MARTIN UP-TO-THE-MINUTE**

We have summarized the top announcements from the carriers and Martin to keep you up-to-the minute with the news and happenings in the industry! Check out what's happening below.

[AmeriHealth April 2017 Renewals Posted to Your Dashboard](#)

[Horizon BCBSNJ April 2017 Renewals Posted to Your Dashboard](#)

[Oxford April 2017 Renewals Posted to Your Dashboard](#)

### **IMPORTANT DEADLINES AND REMINDERS**

#### **New Business and Conversion Deadlines**

Stay up-to-date and prepared with all the upcoming conversion and new business deadlines with the major SEH carriers in NJ.

[Click here](#) for 2017 Horizon BCBSNJ deadlines

[Click here](#) for the 2017 AmeriHealth deadlines

### **2017 MARKETPLACE REGISTRATION LINKS**

[Horizon BCBS 2017 Sentinel Elite](#)

[AmeriHealth 2017 Registration Link](#)

For more information, please contact Jenn Mellen at [jmellen@martinins.com](mailto:jmellen@martinins.com).



#### **Any Questions or Feedback?**

Please contact Jessica Martin at [jessmartin@martinins.com](mailto:jessmartin@martinins.com)