

Health Care Reform Update

HHS Proposes Changes to Individual Insurance Market

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The U.S. Department of Health and Human Services has issued a proposed rule that would amend the timing of the annual Health Insurance Marketplace (“Marketplace”) open enrollment period for the 2018 plan year and increase pre-enrollment eligibility verification for special enrollment periods, among other things.

New Proposed Marketplace Open Enrollment Period

The proposed rule would change the dates for open enrollment in the Marketplace for the 2018 plan year to **November 1, 2017 to December 15, 2017**, which is consistent with the open enrollment period established for the 2019 plan year and beyond. Under current regulations, the 2018 plan year Marketplace open enrollment period is scheduled to run from November 1, 2017 to January 31, 2018.

Proposed Changes to Special Enrollment Periods

Among other things, the proposed rule calls for the following changes to special enrollment period rules:

- Starting in June 2017, HHS would conduct **pre-enrollment verification** of eligibility for Marketplace coverage for **all categories of special enrollment periods for all new consumers** in all states served by the Healthcare.gov platform, which includes federally facilitated Marketplaces and state-based Marketplaces on the federal platform.
- Limiting the ability of existing Marketplace enrollees to **change plan metal levels** during the coverage year, including in the individual market outside of the Marketplace.
- Permitting issuers to deny Marketplace special enrollment due to loss of minimum essential coverage where the issuer has a record of **termination due to non-payment of premiums**, unless obligations for premiums due for previous coverage are fulfilled.

[Click here](#) to read the proposed rule in its entirety.

For information on this subject, please log into your [HR Library account](#) which includes information on the above subject, as well as other State and Federal updates, laws and regulations concerning Employee Benefits, HR, and Reform.

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