

HEALTH CARE REFORM ALERT



Alerting you on health care reform legislation and regulations

April 14, 2017

Final Regulations Issued for Individual Market Stabilization

On April 13, 2017, the Department of Health and Human Services (HHS) issued final regulations to help stabilize the individual and small group markets. These final regulations, effective June 19, 2017, do not significantly differ from the [proposed regulations](#) issued February 16, 2017. They do not directly impact large group or expatriate health plans, but rather intend to help stabilize the Health Insurance Marketplace, provide more flexibility to states and insurers, and give individual health plan consumers more coverage options.

These final rules make the following policy changes:

- **Shortened Open Enrollment Period**
The 2018 open enrollment period for the individual market will run from November 1, 2017, through December 15, 2017, which more closely aligns with open enrollment for Medicare and the private market.
- **Greater Control over Special Enrollment Periods**
The rules expand verification of eligibility for special enrollment periods in Marketplaces, limit the ability of Marketplace enrollees to change plan metal levels during the coverage year, and adjust requirements for special enrollments due to marriage.
- **Promote Continuous Coverage**
Issuers will be allowed to collect premiums for unpaid coverage within the past year before re-enrolling individuals for the next year to promote continuous coverage.
- **More Consumer Choice**
To help provide enrollees with more coverage options, beginning with 2018 plans, issuers will have greater actuarial value flexibility to offer more lower-cost choices and to continue offering existing plan options.
- **Empower States for Network Adequacy and Plan Design**
CMS will defer oversight of network adequacy and health plan certification to states that

have sufficient review processes to determine adequacy for their residents.

CMS also released 2018 plan year filing guidance for issuers to support the final marketplace stabilization rules, including: final 2018 [Actuarial Value \(AV\) calculator](#), [Uniform Rate Review Timeline](#), and [Good Faith Compliance Guidance](#).

Read [the final regulations](#) or the [CMS news article](#) for more details.

We encourage you to bookmark Cigna's health care reform website, www.informedonreform.com, where we continuously update information as it becomes available.



Together, all the way.®

This document is for general informational purposes only. While we have attempted to provide current, accurate and clearly expressed information, this information is provided "as is" and Cigna makes no representations or warranties regarding its accuracy or completeness. The information provided should not be construed as legal or tax advice or as a recommendation of any kind. External users should seek professional advice from their own attorneys and tax and benefit plan advisers with respect to their individual circumstances and needs.

[Legal Disclaimer](#) | [Privacy](#) | [Product Disclosures](#) | [Cigna Companies by State](#)

Group health insurance and health benefit plans are insured or administered by Cigna Health and Life Insurance Company or its affiliates (see a [listing of the legal entities](#) that insure or administer group HMO, dental HMO, and other products or services in your state). Group Universal Life (GUL) insurance plans are insured by Connecticut General Life Insurance Company. Life (other than GUL), accident, critical illness, hospital indemnity, and disability plans are insured or administered by Life Insurance Company of North America, except in NY, where insured plans are offered by Cigna Life Insurance Company of New York (New York, NY). Products may not be available in all areas. All insurance policies and group benefit plans contain exclusions and limitations. For availability, costs and complete details of coverage, contact a licensed agent or Cigna sales representative.

© 2017 Cigna. All rights reserved

This is an email from Cigna | 900 Cottage Grove Road, Bloomfield, CT 06002