

Health Care Reform Update

New Individual Marketplace Open Enrollment Period Dates Announced

The U.S. Department of Health and Human Services (HHS) has issued a final rule which, among other things, amends the timing of the annual Health Insurance Marketplace ("Marketplace") open enrollment period for the 2018 plan year and modifies the rules for Marketplace special enrollment periods.

New Individual Marketplace Open Enrollment Period

The final rule changes the dates for open enrollment in the individual Marketplace for the 2018 plan year to **November 1, 2017 through December 15, 2017** (consistent with the open enrollment period dates previously established for plan years starting in 2019 and beyond). The previously established open enrollment period for the 2018 plan year was scheduled to run from November 1, 2017 through January 31, 2018. **Accordingly, this change will require individuals to enroll in coverage prior to the beginning of the year, unless they are eligible for a special enrollment period.**

Modifications to Individual Marketplace Special Enrollment Periods

The final rule also makes the following modifications to Marketplace special enrollment period rules:

- Starting in June 2017, HHS will 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.
- The ability of existing Marketplace enrollees to **change plan metal levels** during the coverage year will be limited.
- Issuers will be permitted 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** by the individual, unless obligations for premiums due for previous coverage are fulfilled.

[Click here](#) to read the final 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.

Be sure to check out our [Legislation/Compliance](#) section on our website to stay on top of the latest news in Health Care Reform. If you have any questions, please feel free to reach out to your dedicated Brown & Brown broker consultant.

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