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Quality health plans & benefits  
Healthier living  
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## Understanding CMS 2016 small group guidance

On February 29, 2016 the Center for Medicare & Medicaid Services (CMS) issued guidance related to the extended transition of Affordable Care Act-Compliant policies. CMS has said:

**“States and issuers will have the option to renew non-grandfathered individual and small group health policies, but these policies must end no later than December 31, 2017.”**

This means that CMS is starting to wind down those plans that have been continuously renewed since 2014. And to help make it a smooth transition, they’re offering flexibility to align the end of these policies with open enrollment and the start of the calendar year. Changing deadlines from October 1, 2017 to December 31, 2017 allows small groups with any renewal date in 2016 to remain on their current plan until their 2017 renewal.

We’re carefully reviewing the specifics of this guidance. And we’re working closely with state insurance departments as they react to this option. Once we fully understand the position of your state, we’ll communicate with you again. You can count on us to make sure your next steps are as simple as possible.

In the meantime, if you’d like to read more about the CMS guidance, click this link:

<https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/final-transition-bulletin-2-29-16.pdf>

This new guidance changes part of our 2016 strategy, but it doesn’t change our commitment to your small group health benefits. We appreciate your business and look forward to a successful year together.

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