Coverage and Access

ACA Implementation and State Regulators

BRIAN WEBB MANAGER OF HEALTH POLICY NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS JULY 1, 2015

2016: Key Deadlines & Dates

Payment Notice/Annual Letter/Guidance

Initial Submission Window = April 15 - May 15

Posting of Initial Rates = June 1/June 19

Reinsurance/Risk Adjustment Data = June 30

Submission of QHPs = Aug. 25

Final Rates Posted = day before open enrollment

Agreements Signed = Sept. 21 -25

Posting of Final Rates = before Open Enrollment

Open Enrollment:

Nov. 1, 2015 – Jan. 31, 2016

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Rates: Compliant Actuarially Sound Reasonable Sufficient Non-Discriminatory Forms: Compliant Benefits/Limits Network Adequacy Disclosures Non-Discriminatory

Key Issues for State Regulators

- State and Federal Coordination
- Network Adequacy
- Definition of "Small Group"
- Essential Health Benefits for 2017
- State Innovation Waivers for 2017
- Cost

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