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To:
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Subject: Exchange/Insurance Market Standards for 2015 and Beyond Final Rule

HHS Intergovernmental and External Affairs Notification

May 16, 2014

RE: Exchange/Insurance Market Standards for 2015 and Beyond Final Rule

Today, US Department of Health & Human Services and the Centers for Medicaid and Medicare, issued the final rule for Exchange and Insurance Market Standards for 2015 and beyond. The rule promotes affordability, transparency and takes the first step toward providing additional quality related tools for consumers shopping in the Health Insurance Marketplace.

This rule will help to improve consumer protections, keep premiums affordable, and make additional information available to consumers in the future, such as quality ratings that will help them to better compare and choose plans.

Specifically, today's rule finalizes policies to:

- ☐ Strengthen the prescription drugs exceptions process, so consumers with an urgent medical issue have quicker access to needed drugs that aren't already covered by their plan
- ☐ Require health insurance issuers to provide standardized notices to their enrollees when issuers decide to discontinue or renew coverage
- ☐ Collect information from issuers to generate quality rating scores for plans on the Marketplace beginning in 2016
- ☐ Provide flexibility to states to ensure SHOP works in the best interest of consumers in 2015
- ☐ Strengthen standards for Navigators and other consumer assisters
- ☐ Improve premium stabilization policies for 2015

Together, these policies will build on the consumer protections already in place in the Marketplace, continue to provide states with the flexibility they need to provide health insurance to their consumers, and continue to ensure that all consumers have access to quality, affordable health coverage in 2015 and beyond.

Exchange/Insurance Market Standards for 2015 and Beyond Final Rule is available [here](#)

CCIIO FAQs are available [here](#)

A fact sheet with detailed information on today's rule can be found [here](#)

A blog authored by Mandy Cohen at the Center for Consumer Information and Insurance Oversight is available [here](#)

Questions or Concerns? Contact HHSIEA@hhs.gov

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