

# Proposed Rule: Marketplace Integrity and Affordability

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# 2025 Marketplace Integrity and Affordability Proposed Rule

- **Context**
  - Notice and Comment Rulemaking
  - Administrative Procedure Act
  - Proposed Rule
- **Timeline**
  - Publication Date: March 19, 2025
  - Comment Window End: April 11, 2025
- **Effective Date**
  - 60 Days following publication of a Final Rule, or
  - PY 2026

# Proposed Rule

- **Income Verification**
  - Required verification when income is in range for financial help, but IRS records indicate income below 100% FPL.
  - Required verification when data is unavailable.
  - Removal of automated 60-day deadline extension.
- **Failure-to-Reconcile (FTR) Verification**
  - Return to one year timeframe (which was previously expanded to two consecutive years).

# Proposed Rule (continued)

- Special Enrollment Periods (SEPs)
  - Mandatory pre-enrollment verification.
  - Removal of monthly SEP for households with income below 150% FPL.
- Shortened Open Enrollment Period to Nov 1 – Dec 15.
- Mandatory \$5 premium for enrollees who passively auto-renew into \$0 net premium plans.

# Proposed Rule (continued)

- Reversal of November 2024 updated definition of “lawful presence” to now exclude DACA Recipients.
- Premium Payments
  - Restriction to net-premium percentage thresholds only.
  - Issuers newly permitted to require payment of past-due premiums before effectuating new coverage.
- Prohibition on coverage of gender-affirming care as an EHB.

- **Timeline**
  - Comment Period ends April 11, 2025
- **Considerations**
  - State Flexibility
  - Data Driven Decision Making
  - Our Role as an Exchange
  - Effective Dates

# Questions