

# CMS rule set to stabilize small health insurance markets

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(HealthDay)—The U.S. Centers for Medicare & Medicaid Services

(CMS) has proposed a rule in relation to new reforms intended to stabilize individual and small group health insurance markets for 2018.

The rule proposes policy and operations changes designed to stabilize the Marketplace, including special enrollment period pre-enrollment verification, which would expand the pre-enrollment verification of eligibility to individuals who newly enroll through special enrollment periods. The change would help ensure that special enrollment periods are available for all who are eligible, and would require individuals to submit supporting documentation.

In addition, the rule proposes allowing issuers to collect premiums for prior unpaid coverage before enrolling a patient in the next year's plan, and making adjustments to provide greater flexibility for issuers to provide more coverage options for patients. The [rule](#) also proposes a revised timeline for the Qualified Health Plan certification and rate review process for 2018, which would provide issuers with additional time to implement proposed changes, and suggests shortening the annual open enrollment period for the individual market.

"This proposal will take steps to stabilize the Marketplace, provide more flexibility to states and insurers, and give patients access to more coverage options," Patrick Conway, M.D., of the CMS, said in a statement. "They will help protect Americans enrolled in the individual and small group [health insurance markets](#) while future reforms are being debated."

**More information:** [More Information](#)

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