

# New rule proposes insurance program integrity guidelines

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(HealthDay)—A new proposed rule, which provides program integrity guidelines for Affordable Insurance Exchanges, or Health Insurance Marketplaces (Marketplaces), has been released by the U.S. Department of Health and Human Services (HHS).

The HHS rule focuses on program integrity regarding state Marketplaces, with the aim of the proposed provisions being to safeguard federal funds and protect consumers by ensuring that issuers, Marketplaces, and other entities comply with federal standards to guarantee access to quality, [affordable health care](#).

Key policies in the rule include oversight of state-operated premium stabilization programs, which will protect the financial integrity of risk adjustment and reinsurance programs. In addition, proposals will help ensure that eligible enrollees receive the correct tax credit and/or cost-sharing reduction as well as establish general standards necessary for oversight of these payments. Standards have been proposed to allow supervision of state Marketplaces through monitoring, reporting, and

oversight of financial and other activities. In federally-facilitated Marketplaces, standards have been proposed to oversee health insurance issuers. Provisions have been proposed that will allow states additional flexibility by focusing on the implementation of a state-based Small Business Health Options Program.

"In just a few months, consumers across the country will have access to a new Marketplace in their state where they can easily shop for [health insurance](#) that meets their needs and the needs of their families," Marilyn Tavenner, the administrator of the Centers for Medicare & Medicaid Services, said in a statement. "The release of these guidelines signals that we're ready to build on our ongoing efforts and ensure that the new systems are fiscally sound."

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

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