



# National Council of Insurance Legislators



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# Topics for Today

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- 2017 Review—Open Enrollment
- Recent updates
- CClIO Priorities
  - Reduce regulatory burden
  - Provide states with flexibility
  - Leverage private sector capabilities

# 2017 Review—Open Enrollment

- Approximately 8.7M people selected or were automatically re-enrolled in plans using the HealthCare.gov platform
- Provided a seamless experience for consumers
- Prioritized tech
- Several “firsts” for HealthCare.gov
  - Successful realignment with Medicare & employer open enrollment periods
  - No waiting rooms during last week of open enrollment
  - Only used portion of reserved maintenance time
  - Highest consumer satisfaction

# Reduce regulatory burden

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- Request for Information seeking recommendations
- Proposed rules, including 2019 Payment Notice
- Executive Order to examine regulations

# Recent updates

- Executive Order 13813 “Promoting Healthcare Choice and Competition Across the United States
  - Expanded Access to Association Health Plans
    - January 4, 2018 – DOL NPRM on Association Health Plans
  - Expanded Availability of Short-Term, Limited-Duration Insurance
    - February 20, 2018 – Tri-Agency proposed rule on short-term, limited-duration insurance
  - Expanded Availability and Permitted Use of Health Reimbursement Accounts

# Provide states with flexibility

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- Empower states with new opportunities and provide more flexibility for innovation
  - State innovation waivers
  - Regulations—such as 2019 Payment Notice

# Leverage private sector capabilities

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- “Help on Demand” to connect directly with an agent or broker
- Recognition for agents & brokers
- Added “direct enrollment proxy channel”
- Targeted outreach

# Looking Forward

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- State Innovation Waivers (“1332”)
- Direct enrollment
- Program integrity