On February 15, 2017, the Trump Administration Department of Health and Human Services (HHS) released a proposed rule intended to stabilize the Affordable Care Act’s Marketplaces, and set a short deadline for advocates to respond. Comments are due by 5pm on March 7, 2017. As discussed in the February 23, 2017 Health Care in Motion, this proposed rule may limit access to care for lower income individuals, especially those living with chronic illnesses and disabilities. These concerning elements include:

• Ending the open enrollment period for 2018 qualified health plans on December 15, 2017 instead of January 31, 2018;
• Tightening special enrollment periods (SEPs), including pre-enrollment verification for all SEP categories, preventing individuals from changing metal levels of plans during a coverage year through an SEP, limiting eligibility for certain SEPs, and narrowing the use of the exceptional circumstances SEP;
• Loosening the actuarial value requirements to allow for greater variation. Actuarial value is the percentage of the total cost of health care expenses of a standard enrollee paid for by the plan rather than out of pocket by the enrollee. For individuals with higher medical spending, a higher actuarial value protects them against significant cost sharing expenses; and
• Relaxing network requirements and oversight by delegating evaluation of provider networks to state regulators and private accreditation organizations and lowering the percentage of local essential community providers that must be included in network.

This is an important opportunity for the access to care community, including organizations, advocates, providers, and people living with chronic illnesses and conditions, to remind HHS to keep access to care considerations front and center as it regulates the Marketplaces. Comments from coalitions are helpful, but even more helpful are a significant number of comments from organizations and individuals. For those who may find drafting a comment whole cloth challenging, please find a comment template here. It can easily be modified to reflect your experiences and concerns. Comments may be submitted electronically here. For questions or help with modifying the comment template please contact Carmel Shachar at cshachar@law.harvard.edu.

Health Points Digest, a Weekly Compilation of the Top Five Health Care Policy Stories, Launched

Health Points is SpeakUP’s new weekly digest of health care policy news. There is a lot of noise in today’s world around rapidly changing health care policy, and trying to read about everything can feel like drinking from a fire hose. Health Points helps you cut above the noise and delivers need-to-know stories affecting health care in a curated format. Health Points
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will be delivered every Friday to keep you updated on the five most important issues of the week affecting health policy. Health Points is an excellent complement to our Health Care in Motion series and keeps you in the know on important issues that do not require extensive analysis. You can sign up for Health Points here. SpeakUP! Is a collaboration between AIDS Foundation of Chicago and the Center for Health Law and Policy Innovation.

Health Care in Motion is written by:

Caitlin McCormick-Brault, Associate Director at the Center for Health Law and Policy Innovation; Carmel Shachar, Clinical Instructor at the Center for Health Law and Policy Innovation; and Phil Waters, Clinical Fellow at the Center for Health Law and Policy Innovation.

For further questions or inquiries please contact Carmel Shachar, cshachar@law.harvard.edu.

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