

Publications

Departments Issue Final ACA Market Reforms Rule

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On November 18, 2015, the Departments of Labor, Treasury, and Health and Human Services (the “Departments”) published final regulations regarding what are informally known as the Affordable Care Act’s (“ACA”) “market reforms” (the “Final Rule”). 80 Fed. Reg. 72192. These “market reform” requirements relate to grandfathered health plans, preexisting condition exclusions, lifetime and annual dollar limits on benefits, rescissions, coverage of dependent children to age 26, internal claims and appeal and external review processes, and patient protections under the ACA. The Final Rule finalizes changes to the proposed and interim final rules that were released shortly after passage of the ACA in 2010, and incorporates subregulatory guidance (such as FAQs) issued since publication of the proposed and interim final rules.

The Final Rule applies to group health plans and health insurance issuers beginning on the first day of the first plan year (or, in the individual market, the first day of the first policy year) beginning on or after January 1, 2017. Please see the attached memo for further information.

[1652_Departments_Issue_Final_ACA_Market_Reforms_Rule](#)