

# Proposed Rule: 2025 Payment Notice

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# Notice of Benefit & Payment Parameters for 2025

- **Context**
  - Notice and Comment Rulemaking
  - Administrative Procedure Act
  - Proposed Rule
- **Timeline**
  - Publication Date: Nov. 24, 2023
  - Comment Window End: Jan. 8, 2024
- **Effective Date: Plan Year 2025**

# Proposed Rule

- Failure-to-Reconcile (FTR) Verification
  - Prior rulemaking expanded the FTR timeframe to two consecutive years.
  - Requirement for Exchanges to review data sources on an *annual* basis to identify FTR issues and send customers reminder notices (with no resulting impact on financial help).
- Self-Attestation for Incarceration Verification
- Biannual Periodic Data Matching for Death

# Proposed Rule (continued)

- Special Enrollment Periods (SEPs)
  - Accelerated Effective Dates: Already complete in Colorado!
  - Permanent monthly SEP for households with income below 150% FPL
- Mandatory Re-Enrollment for all Catastrophic Plan Enrollees
- Network Adequacy: Mandatory time and distance requirements

# Proposed Rule (continued)

- “Floor Setting” and Codification of Exchange Requirements
  - Aligned Open Enrollment Period dates for all states (Nov 1 – Jan 15)
  - Exchange Call Center Standard codification
  - Graduated transition from FFM to SBE (one year as SBE-FP)
- Web-Brokers
  - Exchanges as sole eligibility determiners
  - Application of existing FFM web-broker standards to all states
  - All FFM changes must be replicated within a fixed timeframe

- **Timeline**
  - Comment Period ended Jan. 8, 2024
  - Review and Finalization
- **Sub-Regulatory Action**
  - Continuity as continuous coverage requirements unwind: guidance on noticing, outreach approaches, special enrollment, etc.
  - Health Equity
  - Program Integrity

# Questions