INDIVIDUAL MARKET STABILIZATION AND BENEFIT AND PAYMENT PARAMETERS

**April 20, 2017**

**TIMED OUTLINE**

This course was developed to meet the education training requirements and provide students with 1 hour of continuing education.

**Course Overview:** During this course, participants will learn about key provisions in the final Market Stability rule and the 2018 Notice of Benefit and Payment Parameters (NBPP). These rules were released in April 2017 and December 2016, respectively, and specify various provisions of the Affordable Care Act as they will be implemented in the 2017 and 2018 plan years. The Market Stability rule was released to make several changes to the NBPP relating to the individual marketplaces for 2017 and thereafter.

**Learning Objectives:** Upon completion of the course, the participant will know:

* Changes to the open enrollment and special enrollment periods for 2018;
* Changes to the metal level coverage conditions;
* Changes to the actuarial value standards;
* Changes to the network adequacy and essential community provider standards;
* Changes to the child age rating equations;
* Changes to the risk adjustment program;
* Changes to the small business health options program;
* NAHU’s comments on these changes.

**PRESENTER:**

**Nicholas A. Moriello, R.H.U.**

*Director, Business Development*

Savoy Associates

*President*

Health Insurance Associates (HIA)

Under Nick’s leadership, HIA grew to one of the largest independent health insurance agencies in the tri-state area of Delaware, Pennsylvania, and Maryland. HIA has served that regional community for over 40 years. In January of 2016, Nick merged HIA with Savoy Associates, a regional General Agency and Wholesaler headquartered in northern New Jersey, and Ascela Partners, a retail agency based in southeastern Pennsylvania.

Nick’s 23 years of industry experience started in 1993, and he earned the designation of Registered Health Underwriter (RHU) from The American College in 2003.

Industry Involvement, Leadership, and Achievements:

* Serves on the National Association of Health Underwriter’s (NAHU) National Legislative Council, is in the incoming Vice Chair of the Council; Chair of the National Individual Working group; NAHU’s Delaware Legislative Chair; Delaware Exchange Coordinator; and Leading Producing Round Table’s highest award of Lifetime & Qualifying Soaring Eagle recipient 12 years & counting
* Serves on the Board of the Delaware Chapter of the National Association of Insurance & Financial Advisors (NAIFA) as Health Chair. NAIFA’s 2013 Carl Hill Memorial Award recipient for dedication to the industry & community
* Serves on the Board of Directors for the Delaware Center For Health Innovation
* Serves on the Delaware State Chamber of Commerce Board of Governors, and serves on the Chamber’s Health Care Committee
* Serves as the Chair of the Agent Advisory Board to Delaware Insurance Commissioner Trinidad Navarro
* Served on the Delaware Department of Insurance’s Life and Health Content Development team for producer licensing
* Served on former Delaware Insurance Commissioner Karen Weldin Stewart’s Agent Advisory Board

Nick is one of the more respected health insurance advisors in his field. His technical expertise in health insurance, along with his ability of conveying complex insurance topics into everyday common language, is what draws agents & clients to him at his agencies, Health Insurance Associates, Ascela Partners, and Savoy Associates.

**TIMED OUTLINE**

1. **Intro (1 Minute)**
2. **Notice of Proposed Rule Marking (25 minutes)**
   1. Guaranteed Availability
   2. Open Enrollment 2018
   3. Special Enrollment Periods
   4. Metal Coverage Upgrades
   5. Eligibility Limits
   6. Continuous Coverage
   7. Actuarial Value
   8. Network Adequacy
   9. Essential Community Providers
   10. Issuer Time Frames
   11. NAHU Comment Letter
3. **Benefit and Payment Parameters Rule for 2018 (10 minutes)**
   1. Market Withdrawal
   2. Child Age Rating
   3. Guaranteed Availability
   4. Transition to Medicare
   5. MLR
   6. Risk Adjustment Program
   7. Standardized Plans
   8. Enhanced Direct Enrollment
   9. Out of Pocket Exposure
   10. S.H.O.P.
   11. Websites
4. **Q & A (15 minutes)**