



## Health Care Reform

### CMS Toughens Rules On Special Enrollments

Individuals who didn't apply for coverage during the Affordable Care Act's (ACA) open enrollment period before it ended Jan. 31 may find it a lot tougher to get health insurance later. The Centers for Medicare and Medicaid Services (CMS) have issued new guidelines for those hoping to qualify for a special enrollment period (SEP).

In a CMS blog post, Health Insurance Marketplace CEO Kevin Counihan noted the action eliminates "several unnecessary special enrollment periods, clarifies the definitions of other special enrollment periods, and provides stronger enforcement so that special enrollment periods serve the purpose for which they are intended and do not provide unintended loopholes."

Previously, CMS announced the Tax Season SEP will no longer be available. Special enrollment periods have now been eliminated for:

- Consumers who enrolled with too much in advance payments of the premium tax credit because of a redundant or duplicate policy.

- Consumers who were affected by an error in the treatment of Social Security Income for tax dependents.
- Lawfully present non-citizens that were affected by a system error in determination of their advance payments of the premium tax credit.
- Lawfully present non-citizens with incomes below 100 percent of the federal poverty level who experienced certain processing delays.
- Consumers who were eligible for or enrolled in COBRA and not sufficiently informed about their coverage options.
- Consumers who were previously enrolled in the Pre-Existing Condition Health Insurance Program.

CMS also updated the guidance to more clearly define the SEP available to consumers who have recently relocated and are eligible for new health plans. CMS clarified that "this special enrollment period cannot be used for a short-term or temporary move where the consumer doesn't plan to stay in their new location, including situations in which a consumer is admitted to a hospital for treatment in a different area."

CMS plans to enforce the new rules by conducting an assessment of plan selections made through certain SEPs and evaluating whether individuals properly obtained their health coverage. Coughlin goes on to explain that the CMS integrity team "will pull samples of consumer records nationally and may request additional information from some consumers or take other steps to validate that consumers properly qualified for these special enrollment periods." He added that those intentionally providing false or untrue information may be subject to penalties under federal law.

Special enrollment periods will continue to be available to individuals losing coverage mid-year or experiencing other life changes. However, Coughlin writes "this channel for enrollment will not be available for the vast majority of consumers. For example, special enrollment periods are not allowed for people who choose to remain uninsured and then decide they need health insurance when they get sick."

Read the CMS blog in its entirety by clicking [here](#).

## **Q&A: ACA Info Forms For Employees**

The Internal Revenue Service has put together a series of questions and answers for individuals regarding the forms they may receive under Sections 6055 and 6056, which were created by the ACA. The IRS has centered this particular Q&A on the following:

- **Form 1095-A, Health Insurance Marketplace Statement.** The Health Insurance Marketplace or Exchange sends this form to individuals who enrolled in coverage there.
- **Form 1095-B, Health Coverage.** Health insurance providers or carriers send this form to individuals they cover.

- **Form 1095-C, Employer-Provided Health Insurance Offer and Coverage.** Certain employers send this form to certain employees. Employers that offer health coverage referred to as "self-insured coverage" send this form to individuals they cover.

The Q&A provides information on the forms themselves, when individuals should receive the forms, what they should do with them, and whether the forms affect the filing of their taxes. Read the "Questions and Answers about Health Care Information Forms for Individuals" section by clicking [here](#).

## Wellness

### Heart Healthy For Life

One of the leading causes of death for men and women in the United States can be prevented by making healthy choices and managing health conditions. During February, American Heart Month aims to raise awareness about heart disease and how it can be prevented.

According to the American Heart Association, 1 in 3 adults has some form of heart disease but the good news is 80 percent of heart disease and stroke can be prevented. You can help lower your risk of developing the disease by making a few changes to your lifestyle, including:

- Watch your weight.
- Quit smoking and stay away from secondhand smoke.
- Control your cholesterol and blood pressure.
- If you drink alcohol, drink only in moderation.
- Get active and eat healthy.

For more tips and advice, visit the American Heart Association by clicking [here](#).