

HHS Office of Intergovernmental and External Affairs News Bulletin: Friday, March 21, 2014

Visit HHS.gov/Healthcare and CuidadodeSalud.Gov, two consumer-focused health care websites to: [find insurance options](#), [compare care quality](#), and [learn about the law](#). How is the Affordable Care Act helping you? Share your story [here](#).

Secretary's Corner

➤ **March 21, 2014**

March 23rd marks the fourth anniversary of the signing of the Affordable Care Act. Since its enactment, millions of Americans have benefited from the law. Here are just four of the reasons we have to celebrate today - 1) 5 million people covered; 2) Bending the Cost Curve; 3) Free Preventive Care; and, 4) Strengthening Medicare. Read more about the 4th annual commemoration of the ACA in Secretary Sebelius' blog [here](#).

Affordable Care Act News

➤ **March 21, 2014**

Since enactment of the Affordable Care Act, 7.9 million seniors and people with disabilities have saved \$9.9 billion on prescription drugs, or an average of \$1,265 per beneficiary. In 2013 alone, 4.3 million seniors and people with disabilities saved \$3.9 billion, or an average of \$911 per beneficiary. These figures are higher than in 2012, when 3.5 million beneficiaries saved \$2.5 billion, for an average of \$706 per beneficiary. The US Department of Health & Human Services released a report with these figures. State-by-state information on discounts in the donut hole is available [here](#). More information about Medicare prescription drug benefits is available [here](#).

➤ **March 18, 2014**

Eight out of 10 uninsured Asian Americans, Native Hawaiians, and Pacific Islanders may be eligible for Medicaid, CHIP or tax credits in the Health Insurance Marketplace and could qualify for Medicaid, the Children's Health Insurance Program (CHIP), or tax credits to help with the cost of premiums. If all states took advantage of new opportunities to expand Medicaid coverage under the Affordable Care Act, 89 percent of uninsured Asian Americans, Native Hawaiians, and Pacific Islanders who may be eligible for the Marketplace might qualify for Medicaid, the CHIP, or tax credits to help with the cost of health insurance premiums. Read today's report [here](#).

➤ **March 17, 2014**

The IRS communications team translated into Spanish the Premium Tax Credit flyer (Pub 5120) and trifold (Pub 5121), entitled "Facts about the Premium Tax Credit". Publications 5120(SP) and 5121(SP) are entitled "Hechos sobre el Crédito Tributario de Prima." www.irs.gov/pub/irs-pdf/p5120sp.pdf - Publication 5120(SP) - Premium Tax Credit flyer
www.irs.gov/pub/irs-pdf/p5121sp.pdf - Publication 5121(SP) - Premium Tax Credit trifold

➤ **March 14, 2014**

Frequently Asked Question on Coverage of Same-Sex Spouses

Final regulations implementing section 2702 of the Public Health Service Act (PHS Act). 1 Section 2702 of the PHS Act requires health insurance issuers offering non-grandfathered health insurance coverage in the group or individual markets (including qualified health plans offered through Affordable Insurance Exchanges or "Exchanges"2) to guarantee the availability of coverage unless one or more exceptions applies. The preamble to the final regulations (78 FR at 13417) indicates that discriminatory marketing practices or benefit designs represent a failure by health insurance issuers to comply with the guaranteed availability requirements, and the final regulations at 45 CFR 147.104(e) establish certain marketing and nondiscrimination standards in the regulation text. The following serves to clarify the meaning of the terms used in 45 CFR 147.104(e) for the

purposes of describing the requirements health insurance issuers must meet to ensure guaranteed availability of coverage. Read the Same-Sex Spouses FAQ [here](#)

➤ **March 14, 2014**

Tax Tips for Same-Sex Married couples: The following questions and answers provide information to individuals of the same sex who are lawfully married (same-sex spouses). These questions and answers reflect the holdings in Revenue Ruling 2013-17 in 2013-38 IRB 201. You can read tax tips for same-sex married couples [here](#).

➤ **March 14, 2014**

PCIP Coverage for April 2014: Enrollees in the federally-run Pre-Existing Condition Insurance Plan (PCIP), who have not yet found new health insurance coverage through the Marketplace, can purchase an additional month of PCIP coverage through April 30, 2014, while they continue their search. Open enrollment through the Marketplace for this plan year ends on March 31. Enrollees will be notified by mail of this option to extend their PCIP plan through April, along with details about cost-sharing. Eligible enrollees can purchase PCIP transitional coverage by sending in an April premium payment; which will be the same monthly rate that they paid for January-March 2014. Click [here](#) for the 2014 Benefits Summary.

➤ **March 14, 2014**

Interim Final Rule: Third Party Payment of Qualified Health Plan Premiums: This Interim Final Rule, with comment, that requires issuers to immediately begin accepting third party payments for enrollee premiums and cost sharing from Indian tribes, tribal organizations, urban Indian organizations, the Ryan White HIV/AIDS programs, and state and federal government programs for enrollees in the individual Marketplaces. This rule builds on previous guidance CMS issued that encouraged issuers and Marketplaces to accept these types of payments. The rule is effective today. The publication date will be **3/19/2014**. This ensures that consumers who rely on the specific third party payors identified in the rule to pay their premiums or cost-sharing payments can continue to access the care they need without delay. You can read more [here](#).

➤ **March 14, 2014**

Retroactive Advance Payments FAQs: This is a CMS Bulletin to Marketplaces on Availability of Retroactive Advance Payments of the Premium Tax Credit and Cost Sharing Reductions in 2014 Due to Exceptional Circumstances, and Related SHOP Issues. You can read the frequently asked questions and answers to retroactive advance payments [here](#).

➤ **March 14, 2014**

FAQs: On the Use of 1311 Funds and No Cost Extensions. You can read more [here](#).

➤ **March 14, 2014**

2015 Letter to Issuers on Federally-facilitated Marketplaces (Annual Letter). This annual issuers letter provides sub-regulatory guidance to issuers and states on technical policy and operational matters primarily for health plans in the Federally-facilitated Marketplace. The Annual Letter explains QHP-specific standards, the QHP certification process, and enrollment and consumer support functions. You can read the letter [here](#).

➤ **March 14, 2014**

Market standards NPRM: This proposed rule would update policy based on experience with initial open enrollment. Updates may include clarifying federally-managed services available for states in the second year of operations, expanding the use of data for efficient operations of the Exchange instead of minimum Exchange functions, developing privacy standards in the Exchange for the FFE and non-Exchange entities, implementing penalties related to false, fraudulent, or improper use of information, clarifying eligibility and appeals coordination responsibilities with state Medicaid agencies, and addressing treatment of retroactive eligibility from an appeal. This proposed rule would also establish requirements for Exchanges and QHPs to implement specific quality-related provisions of the Affordable Care Act. You can read more [here](#).

➤ **March 14, 2014**

The Product discontinuation bulletin

This bulletin clarifies the circumstances under which the CMS considers an issuer to continue to offer or to have ceased offering a particular product in the group or individual market in a state for purposes of the guaranteed renewability requirements and the rate review provisions as a result of modifications made by the issuer to the health insurance coverage for that product. This bulletin also provides draft notices that would be required to be used when an issuer, consistent with this bulletin, elects to discontinue offering a particular product or modifies and continues to offer the same product in the group or individual market. Comments may be submitted on the draft notices as described in section IV of this bulletin. You can read it [here](#).

➤ **March 14, 2014**

Letter to Issuers and Market Standards Fact sheet:

Today, CMS is releasing a proposed rule for Exchange and Insurance Market Standards for 2015 and beyond as well as the Final 2015 Letter to Issuers in the Federally-facilitated Marketplaces (FFM). Virtually all of the policies in these documents were previously described in the preamble of the HHS Notice of Benefit and Payment Parameters for 2015 (March 11, 2014) and the Draft 2015 Letter (February 4, 2014). The guidance documents are the next procedural step in providing early guidance and certainty stakeholders need to provide affordable health coverage next year. You can read more [here](#).

Health Care Blog Posts

➤ **March 21, 2014**

Amelia Ciskey is passionate about singing opera. When she faced a cross roads in having to choose between a full-time desk job with health insurance benefits or devoting herself to her music, she chose music. In doing so, she knew that she would be taking a big risk if anything were to happen to her. She led her life with a dark cloud over her head not knowing when a serious accident or illness could devastate her finances. Now, with the ACA, Amelia was able to purchase affordable health care coverage and the fear that she may face high financial debt if an accident were to happen is now gone. Read more about Amelia's story [here](#).

➤ **March 20, 2014**

Learn about how Andrea Jahan and her sister learned about the affordable health care options that became available to them through the health insurance marketplace. Growing up, Andrea never thought much about getting health insurance as she didn't think she needed it because she never got sick and she thought it was too expensive. Read Andrea's story about how she decided to learn about the marketplace and about how easy it was for Andrea to purchase a plan once she learned about the affordable options she had. You can read her blog [here](#).

➤ **March 18, 2014**

As this historic open enrollment period for the Health Insurance Marketplace enters its final days, we've seen the momentum gathering across the country. Yesterday, the California Marketplace, Covered California, surged past a major milestone: one million enrollments—well ahead of its March 31st goal. And in New York, over 660,000 have already enrolled in private plans or been determined eligible for Medicaid or Child Health Plus at the State's Marketplace, NY State of Health. Thousands of New Yorkers continue to enroll each day in the Marketplace. Read more about the growing marketplace momentum [here](#).

➤ **March 18, 2014**

In his blog, Ernesto Gonzalez shares his story about how his thinking about the things that are important to him, have changed. Now that that he is married and thinking about starting a family, it was important for Ernesto to have multiple affordable health care options to help him to purchase have health care coverage. Read Ernesto's story [here](#).

➤ **March 17, 2014**

When my brother asked me if I had a regular doctor, I was stumped. Seeing a doctor just wasn't an option for me. Before the Affordable Care Act, I looked into getting health insurance, but couldn't find anything under \$400 a month because I had a pre-existing condition -- a car had hit me, shattering my right leg. After paying for student loans and setting up my videographer business, even the most basic health plan was out of the question, so I tried to avoid doctors. Read the rest of Omar Chavez' story about how he stopped gambling with his life, [here](#).

➤ **March 17, 2014**

As this historic open enrollment period enters its final weeks, millions of Americans are finding quality, affordable coverage thanks to the Affordable Care Act. Fernando Valdez and Denise Schroeder were part of a weekend wave of consumers signing up for new coverage and bringing enrollment nationwide to more than 5 million through the Federal and State-based Marketplaces since October 1st. Read CMS Administrator, Marilyn Tavenner's blog about the 5 million marketplace enrollment milestone [here](#).

White House Health Care Blog Posts

➤ **March 21, 2014**

Last week, Vice President Biden and Secretary Sebelius spoke to tribal leaders and community members to thank them for their work on implementing the ACA and to encourage them to keep up the momentum, especially as we approach March 24th, the National Tribal Day of Action. While every day should be tribal day of action, it is important to have this day to focus on engaging tribal communities in obtaining quality and affordable health coverage. You can read more about the call to action with tribal leaders [here](#).

➤ **March 21, 2014**

President Obama loves basketball -- he loves to play the game, and he loves to watch it at all levels. And every March, just like millions of college hoops fans, he sits down to fill out his bracket. It's something of a ritual around here -- and in the years when Georgetown's been knocked out before the Sweet 16, the President couldn't wait to give me a hard time for picking them to advance. But basketball isn't the only important thing happening this month: Open enrollment ends in just 14 days, and we need your help getting folks covered. Read Dan Pfeiffer's blog entitled, ***14 Days Left to Get Covered: A Different Kind of Bracket***, [here](#).

Educational Materials

Below you'll find materials related to the implementation of the Affordable Care Act.

Info-Graphs

View all our **Flickr Info-Graphs** page [here](#).

How Obamacare Prices Shake Out: <http://m.huffpost.com/us/entry/3990491/>

Public Service Announcement/Address

Health Insurance Marketplace

For more information about the Health Insurance Marketplace including official resources, research, news, and events visit <http://marketplace.cms.gov/>

Marketplace Updates

For information on how to sign up for coverage through the Health Insurance Marketplace, including text message and email updates visit <http://www.healthcare.gov/marketplace/index.html>

State by State Fact Sheets

Choose your state to learn more about the immediate benefits of the Affordable Care Act,
<http://www.healthcare.gov/law/information-for-you/index.html>