



Centers for Medicare & Medicaid Services

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The Center for Consumer Information & Insurance Oversight

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Additional FAQs and resources related to the Affordable Care Act may be available on other agencies' websites, including:

- [BusinessUSA.gov](https://www.businessusa.gov)

Updates

November 27, 2017

[Draft 2019 Letter to Issuers in the FFE](#)

November 27, 2017

[Proposed Guidance on Unified Rate Review Timeline](#)

November 27, 2017

[Proposed Key Dates Calendar for 2018](#)

October 27, 2017

[Proposed 2019 Payment Notice](#)

October 27, 2017

[Draft 2019 Actuarial Value Calculator](#)

June 30, 2017

[Summary Report on Transitional Reinsurance Payments and Permanent Risk Adjustment Transfers for the 2016 Benefit Year](#)

June 8, 2017

[Reducing Regulatory Burdens Imposed by the Patient Protection and Affordable Care Act & Improving Healthcare Choices To Empower Patients](#)

May 17, 2017

[Guidance for the Proxy Direct Enrollment Pathway for 2018 Individual Market Open Enrollment Period](#)

April 13, 2017

[Market Stabilization Final Rule](#)

- Department of Labor
- Department of Treasury
- Office of Personnel Management

Affordable Care Act

FAQs

- September 20, 2010
Affordable Care Act Implementation FAQs (Set 1)
This set of FAQs addresses implementation topics including compliance, grandfathered health plans, claims, internal appeals and external review, dependent coverage of children, out-of-network emergency services, and highly compensated employees.
- October 8, 2010
Affordable Care Act Implementation FAQs (Set 2)
This set of FAQs addresses grandfathered health plans, dental and vision benefits, rescissions, preventive health services, and ACA effective date for individual health insurance policies.
- October 12, 2010
Affordable Care Act Implementation FAQs (Set 3)
This set of FAQs addresses the exemption for group health plans with less than two current employees.
- October 29, 2010
Affordable Care Act Implementation FAQs (Set 4)
This set of FAQs addresses grandfathered health plans.
- December 22, 2010
Affordable Care Act Implementation FAQs (Set 5)
This set of FAQs addresses a variety of ACA implementation topics, the HIPAA nondiscrimination and wellness program rules, and the Mental Health Parity and Addiction Equity Act of 2008.
- April 1, 2011
Affordable Care Act Implementation FAQs (Set 6)
This set of FAQs addresses grandfathered health plans.
- November 17, 2011
Affordable Care Act Implementation FAQs (Set 7)
This set of FAQs addresses the Summary of Benefits and Coverage and Uniform Glossary requirements of PHS Act §2715 and the Mental Health Parity and Addiction Equity Act of 2008.
- February 9, 2012
Frequently Asked Questions from Employers Regarding Automatic Enrollment, Employer Shared Responsibility, and Waiting Periods (PDF - 93 KB)
This Bulletin provides information on questions from employers and other stakeholders regarding the provisions of the Affordable Care Act governing automatic enrollment, employer shared responsibility, and the 90-day limitation on waiting periods.
- March 19, 2012
Affordable Care Act Implementation FAQs (Set 8)
This set of FAQs addresses the Summary of Benefits and Coverage requirements of PHS Act §2715.
- May 11, 2012
Affordable Care Act Implementation FAQs (Set 9)
This set of FAQs addresses the Summary of Benefits and Coverage requirements of PHS Act §2715.
- August 7, 2012
Affordable Care Act Implementation FAQs (Set 10)
This FAQ addresses the Summary of Benefits and Coverage requirements of PHS Act §2715.
- January 24, 2013
Affordable Care Act Implementation FAQs (Set 11)
This set of FAQs addresses the employer notice of coverage options,

health reimbursement arrangements, disclosure of information related to firearms, employer group waiver plans supplementing Medicare Part D, fixed indemnity insurance and payment of PCORI fees. Related information: CMS Bulletin on Non-Medicare Supplemental Drug Benefits.

(**Note: See Technical Release 2013-03 for comprehensive guidance addressing health reimbursement arrangements that was issued after the date of these FAQs.).

- February 20, 2013
Affordable Care Act Implementation FAQs (Set 12)
This set of FAQs addresses limitations on cost-sharing under the ACA and coverage of preventive services under the ACA.
- March 8, 2013
Affordable Care Act Implementation FAQs (Set 13)
This set of FAQs addresses expatriate health plans.
- April 23, 2013
Affordable Care Act Implementation FAQs (Set 14)
This set of FAQs addresses the Summary of Benefits and Coverage requirements of PHS Act §2715.
- April 29, 2013
Affordable Care Act Implementation FAQs (Set 15)
This set of FAQs addresses annual limit waiver expiration date based on a change to a plan or policy year, provider non-discrimination, coverage for individuals participating in approved clinical trials and transparency reporting.
- September 4, 2013
Affordable Care Act Implementation FAQs (Set 16)
This set of FAQs addresses the employer notice of coverage options and the 90-day waiting period limitation.
- November 8, 2013
Affordable Care Act Implementation FAQs (Set 17)
This set of FAQs addresses the implementation of the Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA), as amended by the Affordable Care Act.
- January 9, 2014
Affordable Care Act Implementation FAQs (Set 18)
This set of FAQs addresses coverage of preventive services, limitations on cost-sharing, expatriate health plans, wellness programs, fixed indemnity insurance, and the Mental Health Parity and Addiction Equity Act of 2008.
- May 2, 2014
Affordable Care Act Implementation FAQs (Set 19)
This set of FAQs addresses updated DOL model notices, limitations on cost-sharing, coverage of preventive services, health FSA carryover and excepted benefits, and the Summary of Benefits and Coverage requirements of PHS Act §2715.
- July 17, 2014
Affordable Care Act Implementation FAQs (Set 20)
This set of FAQs addresses coverage of preventive services.
- October 10, 2014
Affordable Care Act Implementation FAQs (Set 21)
This set of FAQs addresses limitations on cost sharing under the ACA.
- November 6, 2014
Affordable Care Act Implementation FAQs (Set 22)
This set of FAQs addresses compliance of premium reimbursement arrangements.
- February 13, 2015
Affordable Care Act Implementation FAQs (Set 23)
This set of FAQs addresses excepted benefits.
- March 30, 2015

Affordable Care Act Implementation FAQs (Set 24)

This set of FAQs addresses proposed changes to the SBC regulations, as well as a new SBC template and associated documents.

- April 16, 2015
Affordable Care Act Implementation FAQs (Set 25)
This set of FAQs addresses the wellness program requirements.
- May 11, 2015
Affordable Care Act Implementation FAQs (Set 26)
This set of FAQs addresses coverage of preventive services.
- May 26, 2015
Affordable Care Act Implementation FAQs (Set 27)
This set of FAQs addresses limitations on cost sharing and provider non-discrimination.
- August 11, 2015
Affordable Care Act Implementation FAQs (Set 28)
This set of FAQs addresses transparency reporting for non-QHP issuers and non-grandfathered group health plans.
- October 23, 2015
Affordable Care Act Implementation FAQs (Set 29)
This set of FAQs addresses coverage of preventive services, wellness programs, and the Mental Health Parity and Addiction Equity Act of 2008.
- March 11, 2016
Affordable Care Act Implementation FAQs (Set 30)
This set of FAQs addresses the summary of benefits and coverage (SBC)
- April 20, 2016
Affordable Care Act Implementation FAQs (Set 31)
This set of FAQs addresses coverage of preventive services, rescissions, out-of-network emergency services, coverage for individuals participating in approved clinical trials, limitations on cost-sharing under the Affordable Care Act, the Mental Health Parity and Addiction Equity Act and the Women's Health and Cancer Rights Act.
- June 21, 2016
Affordable Care Act Implementation FAQs (Set 32)
This set of FAQs addresses notice of coverage options – COBRA and the Health Insurance Marketplace.
- October 21, 2016
Affordable Care Act Implementation FAQs (Set 33)
This set of FAQs addresses premium reduction arrangements for student health plan coverage
- October 27, 2016
Affordable Care Act Implementation FAQs (Set 34)
This set of FAQs addresses coverage of preventive services under the Affordable Care Act and the Mental Health Parity and Addiction Equity Act
- December 20, 2016
Affordable Care Act Implementation FAQs (Set 35)
This set of FAQs addresses special enrollment for group health plans, coverage of preventive services under the Affordable Care Act and qualified small employer health reimbursement arrangements.
- January 9, 2017
Affordable Care Act Implementation FAQs (Set 36)
This set of FAQs addresses coverage of contraceptive services
- January 12, 2017
Affordable Care Act Implementation FAQs (Set 37)
This set of FAQs addresses health reimbursement arrangements and Code section 162(m)(6).
- June 16, 2017
Affordable Care Act Implementation FAQs (Set 38) [PDF, 109KB]
This set of FAQs addresses mental health and substance use disorder

parity implementation and the 21st Century Cures Act. Related information: Draft Model Form to Request Documentation from an Employer-Sponsored Health Plan or an Insurer Concerning Treatment Limitations [PDF, 89KB]

Consumer Support and Information

Consumer Assistance Program Grants

Fact Sheets

- November 21, 2011
State Consumer Assistance Program Participation in Exchange Core Area 10
- June 22, 2012
New Funding Opportunity for Consumer Assistance Programs
- August 24, 2012
Consumer Assistance Program Grants: Helping States Give Consumers Greater Control of their Health Care
- August 24, 2012
Consumer Assistance Program Grants: How States Are Using New Resource to Give Consumers Greater Control of their Health Care

FAQs

- April 20, 2012
CAP Limited Competition Funding Opportunity Announcement
- June 7, 2012
New Consumer Assistance Programs Funding Opportunity for all States and Territories
- September 26, 2014
CAP Limited Competition Funding Opportunity Announcement

External Appeals

Fact Sheets

- June 22, 2011
Affordable Care Act: Working with States to Protect Consumers
- June 19, 2012
HHS-Administered Federal External Review Process
- July 24, 2013
2013 County Data for Culturally and Linguistically Appropriate Services
This Fact Sheet provides data so that group health plans and health insurance issuers offering non-grandfathered health coverage can determine the counties in which they are required to provide notices related to a consumer's right to external review in a culturally and linguistically appropriate manner.
- December 12, 2014
Culturally and Linguistically Appropriate Services (CLAS) County Data [PDF, 201KB]

*Updated February 9, 2015

Summary of Benefits and Coverage and Uniform Glossary

Fact Sheets

- August 17, 2011
Providing Clear and Consistent Information to Consumers about Their Health Insurance Coverage
- July 24, 2013
2013 County Data for Culturally and Linguistically Appropriate Services
This Fact Sheet provides data so that group health plans and health insurance issuers offering health coverage can determine the counties in which they are required to provide the summary of benefits and

coverage in a culturally and linguistically appropriate manner.

- December 12, 2104
Culturally and Linguistically Appropriate Services (CLAS) County Data*
[PDF, 201KB]
*Updated January 7, 2015
- December 22, 2014
Proposed Summary of Benefits and Coverage and Uniform Glossary Rules
- June 12, 2015
Summary of Benefits and Coverage and Uniform Glossary Final Rule
- January 27, 2016
Culturally and Linguistically Appropriate Services (CLAS) County Data

FAQs

- September 8, 2015
SBC Online Posting of Policy and Certificate of Coverage
- March 11, 2016
FAQs Regarding the Summary of Benefits and Coverage (SBC) Related to Rate Filing and QHP Certification
- July 8, 2016
FAQs on the Summary of Benefit and Coverage Applicability Date

Outreach and Education Resources

- September 29, 2011

Consumer Fact Sheets

- Adding Adult Children to Your Health Plan (PDF – English 178 KB, Spanish 89 KB)
- Curbing Insurance Cancellations (PDF – English 170 KB, Spanish 63 KB)
- Eliminating Dollar Limits on Your Benefits (PDF – English 184 KB, Spanish 104 KB)
- Getting Value for Your Premium Dollar (PDF – English 172 KB, Spanish 104 KB)
- Lowering Your Cost for Preventive Services (PDF – English 353 KB, Spanish 111 KB)
- Protecting Children With Pre-Existing Health Conditions (PDF – English 252 KB, Spanish 450 KB)
- Protecting Your Choice of Health Care Providers (PDF – English 219 KB, Spanish 94 KB)
- Are You in a Grandfathered Health Plan (PDF – English 307 KB, Spanish 57 KB)
- Putting the Brakes on Unreasonable Health Insurance Rate Increases (PDF - English 77 KB, Spanish 63 KB)

- April 7, 2011

Consumer Posters and Brochures

- State Consumer Assistance Poster (PDF – English 1 MB, Spanish 884 KB)
- State Consumer Assistance Brochure (PDF – 2 MB)

Language Access Taglines for Exchanges, Qualified Health Plan (QHP) Issuers, and Web-Brokers

FAQs

- August 10, 2016
Language Access Tagline Frequently Asked Questions

Content Requirements for Plan Finder

Fact Sheets:

- May 1, 2011
Establishing the Web Portal Called For in the Affordable Care Act (PDF – 115 KB)

Pre-Existing Condition Insurance Plan (PCIP)

Fact Sheets

- July 29, 2010
About the New Pre-Existing Condition Insurance Plan
- February 14, 2014
State by State Enrollment in the Pre-Existing Condition Insurance Plan
- April 24, 2014
Special Enrollment Period for Individuals Losing Coverage through the Pre-Existing Condition Insurance Program (PCIP) on April 30, 2014

FAQs

- May 8, 2013
PCIP State Contracts and Extension

Health Insurance Marketplaces

Fact Sheets

- January 13, 2013
State Health Insurance Marketplaces (List of Conditionally Approved Exchanges)
- May 31, 2013
Progress Continues in Building Exchanges
Marketplace Timeline (PDF - 240 KB)
Narrative Description of Marketplace Timeline (PDF - 204 KB)
- June 14, 2013
Notice of Proposed Rulemaking on Program Integrity
- June 24, 2013
Marketplace Outreach Timeline [PDF, 195KB]
- June 26, 2013
HHS Final Rule and Treasury Notices on Individual Shared Responsibility Provision Exemptions, Minimum Essential Coverage, and Related Topics
- July 5, 2013
Eligibility Final Rule: Strengthening Medicaid, The Children's Health Insurance Program and The New Health Insurance Marketplace
- August 28, 2013
Program Integrity Rule: Exchanges, SHOP, Eligibility Appeals: Safeguarding Federal Funds and Furthering Consumer Protection
- October 24, 2013
Program Integrity Rule: Exchanges, Premium Stabilization Programs and Market Standards; Amendments to the HHS Notice of Benefit and Payment Parameters for 2014
- May 6, 2016
Special Enrollment Periods and the Consumer Operated and Oriented Plan Program
- December 12, 2016
Pre-Enrollment Verification for Special Enrollment Periods
- December 12, 2016
Promoting Transparency and Appropriate Coverage for Dialysis Patients

FAQs

- November 29, 2011

State Exchange Implementation Questions and Answers (PDF – 135 KB)

- November 9, 2012
Frequently Asked Questions on the Blueprint for Exchanges
- December 10, 2012
Exchanges, Market Reforms and Medicaid Frequently Asked Questions (PDF - 356 KB)
- March 29, 2013
Frequently Asked Questions on Reuse of Exchange for Ancillary Products (PDF - 127 KB)
- May 14, 2013
Frequently Asked Questions on Health Insurance Marketplaces (PDF – 86 KB)
- July 10, 2013
Question and Answer on Assessment Fees Collected in a State-based Marketplace (PDF – 124 KB)
- August 5, 2013
Question and Answer on Health Insurance Marketplaces and Income Verification (PDF – 104 KB)
- September 30, 2013
Question and Answer on Members of Congress and Staff Accessing Coverage through Health Insurance Exchanges (Marketplaces) [PDF, 168KB]
- October 28, 2013
Question and Answer on Enrollment Period [PDF, 143KB]
- November 4, 2013
Question and Answer on Third Party Payments of Premiums for Qualified Health Plans in the Marketplaces [PDF, 112KB]
- December 13, 2013
Question and Answer on Choice of Methodology for Cost-Sharing Reduction Reconciliation [PDF, 105KB]
- February 7, 2014
Third Party Payments of Premiums for Qualified Health Plans in the Marketplaces [PDF, 172KB]
- February 21, 2014*
Question and Answer on Medicaid Managed Care Contractors Outreach to Former Enrollees [PDF, 167KB]
*Updated January 15, 2015
- May 9, 2014
Question and Answer on Cost-Sharing Reductions for Contract Health Services [PDF, 110KB]
- June 12, 2014
Frequently Asked Questions on Essential Community Providers (PDF – 106 KB)
- June 1, 2015
Frequently Asked Questions on State-Based SHOP Direct Enrollment
- July 28, 2015
Frequently Asked Questions on State-based Marketplace Options for Implementing Exemptions from the Shared Responsibility Payment
- September 18, 2015
Frequently Asked Questions Regarding Agents and Brokers Operating in the SHOP Marketplace
- September 18, 2015
Frequently Asked Questions Regarding the Federally-Facilitated Marketplace's (FFM) 2016 Employer Notice Program
- September 28, 2015
Frequently Asked Questions Regarding Periodic Data Matching in the Federally-facilitated Marketplaces

- October 23, 2015
Frequently Asked Questions On The Applicability Of The Minimum Acceptable Risk Standards for Exchanges (MARS-E) 2.0 To Qualified Health Plan (QHP) Issuers
- May 3, 2016
Frequently Asked Questions on Incarceration and the Marketplace
- July 21, 2016
Frequently Asked Questions on Annual Income Threshold Adjustment
- August 1, 2016
Frequently Asked Questions on Summer/Fall 2016 Medicaid/CHIP Periodic Data Matching
- March 24, 2017
Frequently Asked Questions for State Medicaid/CHIP Agencies on Spring/Summer 2017 Medicaid/CHIP Periodic Data Matching
- June 9, 2017
Frequently Asked Questions for State Medicaid/CHIP Agencies on Summer 2017 Medicaid/CHIP Periodic Data Matching [PDF, 196KB]
- July 19, 2017
Frequently Asked Questions Regarding Third-party Auditor Operational Readiness Reviews for the Proxy Direct Enrollment Pathway [PDF, 82KB]

In-Person Assistance

Fact Sheets

- June 10, 2014
Helping Consumers Apply & Enroll Through the Marketplace (PDF - 213KB)
Navigator Funding Opportunity Announcement

FAQs

- April 9, 2013
Frequently Asked Questions: Navigator Funding Opportunity Announcement
Overview of Applying for the Cooperative Agreement to Support Navigators in Federally-facilitated and State Partnership Marketplaces (PDF - 381 KB)

Plan Management

Fact Sheets

- February 20, 2013
Essential Health Benefits Standards: Ensuring Quality, Affordable Coverage
- November 27, 2017
2019 Draft Annual Letter to Issuers for 2019

FAQs

- February 17, 2012
Frequently Asked Questions on the Essential Health Benefits Bulletin (PDF – 88 KB)
- February 20, 2013
State Evaluation of Plan Management Activities of Health Plans and Issuers (PDF - 35 KB)
- August 8, 2016
Auto Re-enrollment for QHPs no longer available in the Marketplace
- October 14, 2016
Frequently Asked Questions on Health Insurance Marketplace Standards

- December, 16, 2016
Second Lowest Cost Silver Plan Technical FAQs
- December 23, 2016
FAQ on Compliance Safe Harbor for Issuers Affected by the Extension of the Enrollment Deadline to December 19, 2016
- January 3, 2017
Frequently Asked Questions on Medicaid Managed Care Organizations
- January 19, 2017
Machine-Readable FAQ for FF-SHOP QHPs
- April 13, 2017
FAQ on Compliance Standard for Issuers in Federally-facilitated Marketplaces

Exchange Planning and Establishment Grants

Fact Sheets

- July 29, 2010
Health Insurance Exchanges: State Planning and Establishment Grants
- January 20, 2011
Health Insurance Exchange Establishment Grants Fact Sheet
- November 21, 2011
State Consumer Assistance Program Participation in Exchange Core Area 10
- January 22, 2014
Creating a New Competitive Marketplace: Health Insurance Exchange Establishment Grants Awards List

FAQs

- June 29, 2012
Exchange Establishment Cooperative Agreement Funding FAQs
- November 9, 2012
Consolidated Exchange Establishment Cooperative Agreement Funding FAQs
This page contains information from the funding opportunity announcement and frequently asked questions from applicants.
- April 23, 2013
Using Section 1311(a) Funding for Marketing Activities in a Plan Management State Partnership Marketplace or Federally-facilitated Marketplace
- May 13, 2013
Allowable Uses of Section 1311 Funding for States in a State Consumer Partnership Marketplace
- May 13, 2013
Allowable Uses of Section 1311 Funding for States in a State Partnership Marketplace or in States with a Federally-Facilitated Marketplace
- December 5, 2013
Frequently Asked Questions on Use of 1311 funding for Change Orders and Congressional Inquiries
- December 30, 2013
State-based Marketplaces (SBMs): Frequently Asked Questions on the State-based Marketplace Annual Reporting Tool (SMART)
- February 27, 2014
CMS Bulletin to Marketplaces on Availability of Retroactive Advance Payments of the PTC and CSRs in 2014 Due to Exceptional Circumstances
- March 14, 2014
Use of 1311 Funds and No Cost Extensions
- September 19, 2014

The Use of 1311 Funds, Project Periods, and Updating the Cost Allocation Methodology

- June 8, 2015
Clarification of the Use of 1311 Funds for Establishment Activities

Early Innovator Grants

Fact Sheets

- February 16, 2011
States Leading the Way on Implementation: HHS Awards "Early Innovator" Grants to Seven States

Territory Cooperative Agreements

FAQs

- February 15, 2011
Territory Cooperative Agreements for the Affordable Care Act's Exchanges

Premium Stabilization Programs

Fact Sheets

- November 30, 2012
Technical Fact Sheet: Draft Notice of Payment and Benefit Parameters (PDF – 117 KB)
- March 1, 2013
HHS Notice of Benefit and Payment Parameters
- March 11, 2013
Technical Fact Sheet: HHS Notice of Benefit and Payment Parameters for 2014 (PDF - 234 KB)
- November 25, 2013
Proposed 2015 HHS Notice of Benefit and Payment Parameters
- November 21, 2014
Proposed 2016 HHS Notice of Benefit and Payment Parameters Fact Sheet
- February 20, 2015
Final 2016 HHS Notice of Benefit and Payment Parameters Fact Sheet
- November 20, 2015
Proposed 2017 HHS Notice of Benefit and Payment Parameters Fact Sheet
- February 29, 2016
Final 2017 HHS Notice of Benefit and Payment Parameters Fact Sheet
- August 29, 2016
Proposed 2018 HHS Notice of Benefit and Payment Parameters Fact Sheet
- December 16, 2016
Final 2018 HHS Notice of Benefit and Payment Parameters Fact Sheet
- October 27, 2017
Proposed 2019 HHS Notice of Benefit and Payment Parameters Fact Sheet

FAQs

- September 12, 2011
Questions and Answers on Risk Adjustment White Paper
- November 8, 2013
Question and Answer on Submission of Reinsurance Enrollment Count (PDF – 127 KB)
- April 11, 2014
Question and Answer on Budget Neutrality for the Risk Corridors

- May 22, 2014
Questions and Answers on Reinsurance Contributions Process
- June 8, 2016
Questions and Answers from the March 31, 2016, HHS-Operated Risk Adjustment Methodology Meeting
- July 26, 2016
Deadline for Submission of MLR and Risk Corridors Data for the 2015 Benefit Year
- August 22, 2016
FAQs for Federally-facilitated Marketplace (FFM) User Fee Adjustment Submission Requirements
- October 27, 2017
FAQs for Federally-facilitated Exchange (FFE) User Fee Adjustment Submission Requirements Benefit Year 2016

Consumer Operated and Oriented Plan (CO-OP) Program

FAQs

- October 11, 2011
Frequently Asked Questions regarding the CO-OP Program FOA
- January 27, 2016
Frequently Asked Questions regarding the CO-OP Program

Fact Sheets

- December 8, 2011
New Federal Loan Program Helps Nonprofits Create Customer-Driven Health Insurers
- September 26, 2014
CO-OP Awardees Announced

Other Insurance Protections

COBRA

Fact Sheets

- October 17, 2012
COBRA Continuation Coverage

FAQs

- October 19, 2011
COBRA Continuation Coverage Questions and Answers

Mental Health Parity

Fact Sheets

- October 25, 2011
Mental Health Parity and Addiction Equity Act
- October 27, 2016
Final Report of President Obama's Mental Health and Substance Use Disorder Parity Task Force
- October 27, 2016
Factsheet: Mental Health and Substance Use Disorder Parity Task Force Announces New Actions and Recommendations
- October 27, 2016
Compliance Assistance Materials Index

Newborns' and Mothers' Health Protection

Fact Sheets

- January 30, 2012
Newborns' and Mothers' Health Protection Act of 1996 (NMHPA)

Women's Health and Cancer Rights

Fact Sheets

- January 30, 2012
Women's Health and Cancer Rights Act of 1998 (WHCRA)

Health Insurance Market Reforms

Fact Sheets

- November 20, 2012
Technical Fact Sheet: Proposed Rule for Health Insurance Market Reforms (PDF - 128 KB)
- February 22, 2013
Final Rule for Health Insurance Market Reforms
- February 27, 2013
Technical Fact Sheet: Health Insurance Market Reforms (PDF - 75 KB)
- March 15, 2013
Ensuring Health Insurance Protections for Consumers
- March 14, 2014
Exchange and Insurance Market Standards for 2015 and Beyond and Final 2015 Letter to Issuers in the Federally-facilitated Marketplace
- May 16, 2014
Exchange and Insurance Market Standards for 2015 and Beyond

FAQs

- April 26, 2013
Questions and Answers Related to the Health Insurance Market Reforms
- May 16, 2014
Frequently Asked Questions on Health Insurance Market Reforms and Marketplace Standards
- June 3, 2014
Frequently Asked Question on Qualified Health Plans and Guaranteed Availability Standards
- April 16, 2015
Frequently Asked Questions on Health Insurance Market Reforms and Wellness Programs
- June 15, 2015
Frequently Asked Questions on Uniform Modification and Plan/Product Withdrawal
- October 19, 2015
Frequently Asked Questions on the Impact of PACE Act on State Small Group Expansion
*Updated December 17, 2015
- February 29, 2016
Frequently Asked Questions on the 2017 Moratorium on Health Insurance Provider Fee
- May 26, 2016
Frequently Asked Question on Health Insurance Market Reforms and Marketplace Standards
- December 16, 2016
Frequently Asked Questions on Agent/Broker Compensation and Discriminatory Marketing Practices

Annual Limits

FAQs

- February 10, 2012
Questions and Answers Related to Annual Limit Waivers

Coverage for Young Adults

Fact Sheets

- April 20, 2010
Young Adults and the Affordable Care Act: Protecting Young Adults and Eliminating Burdens on Families and Businesses

FAQs

- June 29, 2010
Young Adults and the Affordable Care Act: Protecting Young Adults and Eliminating Burdens on Businesses and Families

Grandfathered Plans

Fact Sheets

- November 17, 2010
Amendment to Regulation on "Grandfathered" Health Plans under the Affordable Care Act

Medical Loss Ratio

Fact Sheets

- November 22, 2010
Medical Loss Ratio: Getting Your Money's Worth on Health Insurance
- December 2, 2011
Medical Loss Ratio: Final Rule
- February 16, 2012
Potential Estimated Rebates Saved by HHS Determinations on State MLR Adjustment Applications
- November 30, 2012
Technical Fact Sheet: Draft Notice of Payment and Benefit Parameters (PDF – 117 KB)

Prevention

Fact Sheets

- June 28, 2013
Women's Preventive Services Coverage and Non-Profit Religious Organizations

Review of Insurance Rates

Fact Sheets

- December 21, 2010
Shining a Light on Health Insurance Rate Increases
- February 24, 2011
Nearly \$200 Million Available to Help States Fight Health Insurance Premium Increases
- May 19, 2011
Fighting Unreasonable Health Insurance Premium Increases
- September 20, 2011
Over \$100 Million to Help States Crack Down on Unreasonable Health Insurance Rate Hikes
- September 21, 2012
Rate Review Grant Map: State-by-State Summary of Rate Review Grants
- November 20, 2012
Technical Fact Sheet: Proposed Effective Rate Review Rule Changes for Health Insurance Market Reforms (PDF - 70 KB)
- May 3, 2013
States with Effective Rate Review Programs

FAQs

- June 7, 2010
Premium Review Grant Solicitations: FAQs
- July 1, 2010
Grant Proposals: FAQs
- August 22, 2011
Rate Review Training: Technical FAQs - Set 1
- October 24, 2011
Rate Review Training: Technical FAQs - Set 2
- May 8, 2013
Rate Review Grants: Cycle III funding opportunity FAQs - Set 1
- June 6, 2013
Rate Review Grants: Cycle III funding opportunity FAQs - Set 2

Student Health Plans

Fact Sheet

- February 9, 2011
Improving Health Insurance Protections for Students
- March 16, 2012
Student Health Plans Final Rule

FAQs

- March 9, 2011
Status of Student Health Insurance Coverage with Policy Years Starting Prior to January 1, 2012

Self-Funded, Non-Federal Governmental Plans

Fact Sheet

- July 18, 2014
Self-Funded Non-Federal Governmental Plans



A federal government website managed and paid for by the U.S. Centers for Medicare & Medicaid Services. 7500 Security Boulevard, Baltimore, MD 21244



CLAS County Data

Edition Date: January 2016

PHS Act section 2719 requires non-grandfathered group health plans and health insurance issuers offering non-grandfathered health insurance coverage to provide relevant notices in a culturally and linguistically appropriate manner. The regulations implementing section 2719 require these plans and issuers to make certain accommodations for notices sent to an address in a county meeting a threshold percentage of people who are literate only in the same non-English language. This threshold percentage is set at 10 percent or more of the population residing in the claimant's county, as determined based on American Community Survey (ACS) data published by the United States Census Bureau. 26 C.F.R. § 54.9815-2719T, 29 C.F.R. § 2590.715-2719, and 45 C.F.R. § 147.136.

Section 2715 of the PHS Act requires group health plans and health insurance issuers offering group and individual coverage to provide the summary of benefits and coverage (SBC) and uniform glossary in a culturally and linguistically appropriate manner. The regulations implementing section 2715 adopt the ten percent threshold set forth in the section 2719 implementing regulations. 26 C.F.R. § 54.9815-2715, 29 C.F.R. § 2590.715-2715, and 45 C.F.R. § 147.200. The list below includes all counties which meet or exceed the 10 percent threshold (rounded to the nearest percent) for the 2010-2014 ACS data and is applicable until the next edition.¹ This list will be updated annually following the release of the applicable ACS data.²

Relation to Other Language Access and Nondiscrimination Laws

We note that QHP issuers are also responsible for complying with the culturally and linguistically appropriate standards set forth at 45 CFR § 155.205(c) with respect to oral interpretation, written translations, taglines, and website translations. HHS expects to issue guidance beginning in February 2016 identifying the non-English languages that are triggered by these standards for each State as well as sample taglines.

In the majority of states, the languages meeting this threshold are also among the top 15 languages spoken by the LEP populations of that state. However, where a language spoken by at least 10 percent of the population in the claimant's county (such as Navajo) is not among the top 15 languages spoken by the LEP population of the state, QHP issuers nevertheless must comply with both standards, when applicable.

We also remind QHP issuers of their obligations to provide information in an accessible manner to individuals with limited English proficiency under federal civil rights laws that also might apply, including Section 1557 of the Affordable Care Act and Title VI of the Civil Rights Act of 1964 and its implementing regulation.

Summary of Benefits and Coverage Page Limit

QHP issuers must include an addendum with language taglines in the top 15 languages spoken by the LEP populations of that state in their summaries of benefits and coverage (SBCs) for QHPs offered

¹ The relevant ACS data set is U.S. Census, 2010-2014 American Community Survey 5-Year Estimates, Table B16001, Language Spoken at Home by Ability to Speak English for the Population 5 Years and Over.

² The 2010-2014 data was released on December 3, 2015. Assuming the general timing of the release of the data does not change in future years, CMS anticipates releasing this list in December or the following January of each year.

through a Marketplace. Any additional taglines required under Public Health Service Act 2715 and its implementing regulations may also be included in this addendum. The addendum, which must only include tagline information required by language access standards for critical documents, will not count towards the four double-sided page limit for the SBC.

Note: Counties may have been added or removed compared to previous years based on changes in the data.

State	County	Chinese Percentage	Navajo Percentage	Spanish Percentage	Tagalog Percentage
Alabama	Franklin County	--	--	10%	--
Alaska	Aleutians East Borough	--	--	11%	22%
	Aleutians West Census Area	--	--	--	12%
Arizona	Apache County	--	10%	--	--
	Santa Cruz County	--	--	30%	--
	Yuma County	--	--	22%	--
Arkansas	Sevier County	--	--	15%	--
California	Colusa County	--	--	21%	--
	Fresno County	--	--	15%	--
	Glenn County	--	--	14%	--
	Imperial County	--	--	32%	--
	Kern County	--	--	16%	--
	Kings County	--	--	17%	--
	Los Angeles County	--	--	18%	--
	Madera County	--	--	17%	--
	Merced County	--	--	19%	--
	Mono County	--	--	10%	--
	Monterey County	--	--	26%	--
	Napa County	--	--	14%	--
	Orange County	--	--	12%	--
	Riverside County	--	--	13%	--
	San Benito County	--	--	17%	--
	San Bernardino County	--	--	13%	--
	San Diego County	--	--	10%	--
	San Francisco County	12%	--	--	--
	San Joaquin County	--	--	12%	--
	Santa Barbara County	--	--	16%	--
	Santa Cruz County	--	--	12%	--
	Stanislaus County	--	--	13%	--

	Sutter County	--	--	10%	--
	Tulare County	--	--	22%	--
	Ventura County	--	--	14%	--
	Yolo County	--	--	10%	--
Colorado	Adams County	--	--	10%	--
	Costilla County	--	--	12%	--
	Eagle County	--	--	13%	--
	Morgan County	--	--	12%	--
	Phillips County	--	--	13%	--
	Saguache County	--	--	11%	--
Florida	Collier County	--	--	12%	--
	DeSoto County	--	--	19%	--
	Hardee County	--	--	21%	--
	Hendry County	--	--	24%	--
	Miami-Dade County	--	--	31%	--
	Okeechobee County	--	--	13%	--
	Osceola County	--	--	16%	--
Georgia	Atkinson County	--	--	10%	--
	Echols County	--	--	15%	--
	Hall County	--	--	12%	--
	Stewart County	--	--	14%	--
	Whitfield County	--	--	15%	--
Idaho	Cassia County	--	--	10%	--
	Clark County	--	--	25%	--
	Gooding County	--	--	11%	--
	Jerome County	--	--	15%	--
	Lincoln County	--	--	15%	--
	Minidoka County	--	--	13%	--
	Power County	--	--	11%	--
Illinois	Kane County	--	--	13%	--
Iowa	Buena Vista County	--	--	13%	--
	Crawford County	--	--	12%	--
Kansas	Edwards County	--	--	10%	--
	Finney County	--	--	16%	--
	Ford County	--	--	18%	--
	Grant County	--	--	18%	--
	Hamilton County	--	--	14%	--
	Haskell County	--	--	10%	--
	Seward County	--	--	27%	--
	Stanton County	--	--	15%	--
	Stevens County	--	--	13%	--

	Wyandotte County	--	--	10%	--
Missouri	Sullivan County	--	--	10%	--
Nebraska	Colfax County	--	--	24%	--
	Dakota County	--	--	14%	--
	Dawson County	--	--	16%	--
	Hall County	--	--	10%	--
Nevada	Clark County	--	--	10%	--
New Jersey	Cumberland County	--	--	10%	--
	Hudson County	--	--	18%	--
	Passaic County	--	--	16%	--
	Union County	--	--	14%	--
New Mexico	Chaves County	--	--	12%	--
	Doña Ana County	--	--	15%	--
	Lea County	--	--	13%	--
	Luna County	--	--	18%	--
	Mora County	--	--	15%	--
	San Miguel County	--	--	14%	--
	Santa Fe County	--	--	10%	--
New York	Bronx County	--	--	21%	--
	New York County	--	--	10%	--
	Queens County	--	--	12%	--
North Carolina	Duplin County	--	--	12%	--
Oklahoma	Harper County	--	--	10%	--
	Texas County	--	--	20%	--
Oregon	Hood River County	--	--	14%	--
	Morrow County	--	--	15%	--
Puerto Rico	Adjuntas Municipio	--	--	87%	--
	Aguada Municipio	--	--	79%	--
	Aguadilla Municipio	--	--	74%	--
	Aguas Buenas Municipio	--	--	87%	--
	Aibonito Municipio	--	--	86%	--
	Añasco Municipio	--	--	87%	--
	Arecibo Municipio	--	--	81%	--
	Arroyo Municipio	--	--	83%	--
	Barceloneta Municipio	--	--	72%	--
	Barranquitas Municipio	--	--	88%	--

	Bayamón Municipio	--	--	76%	--
	Cabo Rojo Municipio	--	--	86%	--
	Caguas Municipio	--	--	77%	--
	Camuy Municipio	--	--	86%	--
	Canóvanas Municipio	--	--	83%	--
	Carolina Municipio	--	--	74%	--
	Cataño Municipio	--	--	85%	--
	Cayey Municipio	--	--	87%	--
	Ceiba Municipio	--	--	74%	--
	Ciales Municipio	--	--	88%	--
	Cidra Municipio	--	--	87%	--
	Coamo Municipio	--	--	77%	--
	Comerio Municipio	--	--	88%	--
	Corozal Municipio	--	--	86%	--
	Culebra Municipio	--	--	73%	--
	Dorado Municipio	--	--	73%	--
	Fajardo Municipio	--	--	74%	--
	Florida Municipio	--	--	82%	--
	Guánica Municipio	--	--	82%	--
	Guayama Municipio	--	--	84%	--
	Guayanilla Municipio	--	--	86%	--
	Guaynabo Municipio	--	--	71%	--
	Gurabo Municipio	--	--	77%	--
	Hatillo Municipio	--	--	87%	--
	Hormigueros Municipio	--	--	76%	--
	Humacao Municipio	--	--	79%	--
	Isabela Municipio	--	--	82%	--
	Jayuya Municipio	--	--	88%	--
	Juana Díaz Municipio	--	--	83%	--
	Juncos Municipio	--	--	85%	--
	Lajas Municipio	--	--	90%	--
	Lares Municipio	--	--	89%	--
	Las Marías Municipio	--	--	89%	--
	Las Piedras Municipio	--	--	84%	--
	Loíza Municipio	--	--	89%	--

	Luquillo Municipio	--	--	79%	--
	Manatí Municipio	--	--	78%	--
	Maricao Municipio	--	--	91%	--
	Maunabo Municipio	--	--	86%	--
	Mayagüez Municipio	--	--	75%	--
	Moca Municipio	--	--	83%	--
	Morovis Municipio	--	--	88%	--
	Naguabo Municipio	--	--	83%	--
	Naranjito Municipio	--	--	88%	--
	Orocovis Municipio	--	--	89%	--
	Patillas Municipio	--	--	86%	--
	Peñuelas Municipio	--	--	86%	--
	Ponce Municipio	--	--	79%	--
	Quebradillas Municipio	--	--	84%	--
	Rincón Municipio	--	--	73%	--
	Río Grande Municipio	--	--	81%	--
	Sabana Grande Municipio	--	--	81%	--
	Salinas Municipio	--	--	78%	--
	San Germán Municipio	--	--	83%	--
	San Juan Municipio	--	--	70%	--
	San Lorenzo Municipio	--	--	86%	--
	San Sebastián Municipio	--	--	87%	--
	Santa Isabel Municipio	--	--	73%	--
	Toa Alta Municipio	--	--	80%	--
	Toa Baja Municipio	--	--	78%	--
	Trujillo Alto Municipio	--	--	77%	--
	Utua Municipio	--	--	85%	--
	Vega Alta Municipio	--	--	79%	--
	Vega Baja Municipio	--	--	71%	--
	Vieques Municipio	--	--	86%	--
	Villalba Municipio	--	--	87%	--
	Yabucoa Municipio	--	--	84%	--
	Yauco Municipio	--	--	81%	--
Texas	Andrews County	--	--	12%	--

	Atascosa County	--	--	13%	--
	Bailey County	--	--	21%	--
	Bastrop County	--	--	10%	--
	Bexar County	--	--	11%	--
	Briscoe County	--	--	10%	--
	Brooks County	--	--	17%	--
	Cameron County	--	--	30%	--
	Camp County	--	--	12%	--
	Castro County	--	--	19%	--
	Cochran County	--	--	18%	--
	Collingsworth County	--	--	13%	--
	Concho County	--	--	26%	--
	Crane County	--	--	18%	--
	Crockett County	--	--	12%	--
	Crosby County	--	--	11%	--
	Culberson County	--	--	14%	--
	Dallam County	--	--	11%	--
	Dallas County	--	--	17%	--
	Dawson County	--	--	12%	--
	Deaf Smith County	--	--	18%	--
	Dimmit County	--	--	20%	--
	Duval County	--	--	15%	--
	Ector County	--	--	14%	--
	Edwards County	--	--	11%	--
	El Paso County	--	--	30%	--
	Frio County	--	--	17%	--
	Gaines County	--	--	13%	--
	Garza County	--	--	39%	--
	Glasscock County	--	--	13%	--
	Gonzales County	--	--	12%	--
	Hale County	--	--	11%	--
	Hansford County	--	--	16%	--
	Harris County	--	--	17%	--
	Haskell County	--	--	13%	--
	Hemphill County	--	--	11%	--
	Hidalgo County	--	--	31%	--
	Howard County	--	--	10%	--
	Hudspeth County	--	--	35%	--
	Jeff Davis County	--	--	10%	--
	Jim Hogg County	--	--	16%	--
	Jim Wells County	--	--	12%	--

	Karnes County	--	--	10%	--
	Kenedy County	--	--	28%	--
	King County	--	--	12%	--
	Kinney County	--	--	12%	--
	Kleberg County	--	--	12%	--
	Knox County	--	--	10%	--
	La Salle County	--	--	24%	--
	Lamb County	--	--	12%	--
	Limestone County	--	--	13%	--
	Lipscomb County	--	--	10%	--
	Martin County	--	--	10%	--
	Matagorda County	--	--	12%	--
	Maverick County	--	--	45%	--
	McMullen County	--	--	14%	--
	Menard County	--	--	10%	--
	Midland County	--	--	10%	--
	Moore County	--	--	18%	--
	Navarro County	--	--	11%	--
	Nueces County	--	--	10%	--
	Ochiltree County	--	--	19%	--
	Parmer County	--	--	23%	--
	Pecos County	--	--	14%	--
	Presidio County	--	--	37%	--
	Reagan County	--	--	22%	--
	Reeves County	--	--	23%	--
	San Saba County	--	--	10%	--
	Sherman County	--	--	14%	--
	Starr County	--	--	51%	--
	Sterling County	--	--	12%	--
	Sutton County	--	--	15%	--
	Terry County	--	--	12%	--
	Titus County	--	--	20%	--
	Travis County	--	--	11%	--
	Upton County	--	--	10%	--
	Uvalde County	--	--	12%	--
	Val Verde County	--	--	23%	--
	Ward County	--	--	11%	--
	Webb County	--	--	44%	--
	Willacy County	--	--	20%	--
	Winkler County	--	--	17%	--
	Yoakum County	--	--	22%	--

	Zapata County	--	--	42%	--
	Zavala County	--	--	28%	--
Virginia	Manassas city	--	--	15%	--
	Manassas Park city	--	--	16%	--
Washington	Adams County	--	--	27%	--
	Douglas County	--	--	13%	--
	Franklin County	--	--	24%	--
	Grant County	--	--	16%	--
	Yakima County	--	--	17%	--