



Health Care Reform Updates

by Insurance Marketing Center

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The Notice Includes Additional Benefit and Payment Standards for 2022

On May 5, 2021, the Department of Health and Human Services (HHS) published a second [Notice of Benefit and Payment Parameters \(NBPP\) for 2022](#) that finalized the remainder of the standards included in the proposed notice issued at the end of 2020. The [first final 2022 NBPP](#) was published Jan. 19, 2021.

This second NBPP describes additional benefit and payment parameters under the Affordable Care Act (ACA) that apply for the 2022 benefit year, including the following:

- The annual out-of-pocket maximum limitation will increase to **\$8,700** (self-only coverage) and **\$17,400** (family coverage) for 2022. This amount is \$400 lower than was initially proposed.
- The required contribution percentage for catastrophic coverage eligibility will decrease from 8.27% for 2021 to **8.09%** for 2022.
- An additional special enrollment period (SEP) for Exchange coverage to allow Exchange enrollees who lose premium tax credit eligibility to

change to a new plan, and allow individuals who were unaware that an SEP triggering event occurred to select a new qualified health plan within 60 days.

The first 2022 NBPP finalized provisions including updated user fees for issuers offering plans through the Exchange, establishment of a new Exchange direct enrollment option, Exchange payment standards related to individual coverage HRAs (ICHRAs) or qualified small employer HRAs (QSEHRAs), and amended Section 1332 waiver procedures.

Health Care Reform Updates provided by:

Insurance Marketing Center
1101 Wootton Parkway, Rockville, MD 20852
301-468-8888

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