

## HHS Issues Guidance on Affordable Insurance Exchanges

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August 26, 2011

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The U.S. Department of Health and Human Services (HHS) recently issued proposed regulations to address the implementation of certain functions of the new Affordable Insurance Exchanges, to be established by 2014. Beginning in 2014, individuals and small business will be able to purchase private health insurance through the State-based exchanges. Specific exchange functions in the proposed regulations include: eligibility determination for exchange participation and insurance affordability programs (including specific rules on the process for determining eligibility, verification, and eligibility redetermination, and the administration of advance payment of the premium tax credit), and standards for employer participation in the Small Business Health Options Program. The proposed regulations apply to taxable years ending after December 31, 2013. HHS is taking comments until October 31, 2011. A copy of the regulations is available [here](#).