

## Transitional Relief for Individual and Small Group Market Policies

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November 22, 2013

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Health insurance coverage in the individual or small group market that is renewed for a policy year starting between January 1, 2014 and October 1, 2014 does not have to comply with certain requirements of the Affordable Care Act (ACA) as long as such coverage was in effect on October 1, 2013 and the health insurance issuer sends required notification to individuals or small businesses who have lost, or would lose, such coverage. The transitional relief means these policies do not have to comply with the following ACA provisions for the 2014 policy year: fair health insurance premiums, guaranteed availability and renewability of coverage, prohibition on preexisting condition exclusions (individual policies only), prohibition on discrimination based on health status (individual policies only), prohibition on discrimination against providers acting within the scope of their licenses, coverage of essential health benefits, limits on cost-sharing, and clinical trial coverage. The transitional relief can be found [here](#).