

CMS Proposed Rule Would Strengthen ACA Measures to Achieve Health Equity

[Health Equity](#)

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On October 4, the Centers for Medicare and Medicaid Services (CMS) issued its proposed [Notice of Benefit and Payment Parameters](#) for the 2026 plan year (published in the Federal Register on October 10) that would implement standards for plans operating in the health insurance Marketplace established by the Affordable Care Act (ACA). The proposed rule includes requiring carriers to set premium payment thresholds to help reduce enrollee coverage terminations, which particularly creates risk for lower income populations who often fail to timely pay smaller premium amounts. Another facet of the rule aimed at increasing health equity is more active federal monitoring of certain Marketplace plans to ensure their provider networks include a sufficient number and geographic distribution of Essential Community Providers (ECPs), who commonly serve people with traditionally unmet medical needs and/or are low-income. Comments on the proposed rule will be accepted through November 12, 2024.