

**DISTRICT PROHIBITION ON CARRIER REQUIREMENT TO PAY BACK PREMIUMS
AS A CONDITION OF NEW ENROLLMENT**

STAFF DRAFT – FOR DISCUSSION & REVIEW BY ACA WORKING GROUP

September 14, 2017

The HBX Executive Board passed a resolution June 14, 2017 recommending that the District of Columbia Department of Insurance, Securities and Banking -act to prohibit the ability of carriers to require back premium payments as a condition of enrollment during an open enrollment period. After passage, HBX was informed that DISB did not have the authority to do so.

To effectuate this recommendation, the District of Columbia shall enact a law to prohibit health insurance carriers from requiring an individual or employer to pay all past-due premiums owed to that carrier for coverage in the prior 12-month period in order to effectuate coverage from that carrier and ensure the efficacy of the open enrollment and special enrollment periods.

NOTE: Updated to reflect previous HBX Board Action.