

# Commissioner Stewart Announces That Non-Compliant Health Plans Cannot Be Extended in Delaware

Dover, DE—Delaware Insurance Commissioner Karen Weldin Stewart announced today that the recent Obama administration decision to allow for the two-year extension of health plans that are not compliant with the Affordable Care Act (ACA) does not apply to the state of Delaware, as per state law.

Commissioner Stewart stated, ***“Delaware law, as currently written, does not allow for the extension of non-compliant health plans after January 1, 2014. Furthermore, allowing the two-year extension of previously cancelled and non-compliant plans has the potential to raise premiums for everyone and could disrupt the market in Delaware.”***

House Bill 162 with House Amendment 1 was passed in 2013 by the 147th General Assembly to bring the Delaware code into compliance with the ACA. The law applies to all individual and group health insurance contracts, as applicable, issued or renewed on or after January 1, 2014.

On November 14, 2013 the Obama administration provided insurers the option, if permitted by their state, to renew their current policies, for one year, for current enrollees without adopting all of the 2014 market rule changes. On November 25, 2013, Commissioner Stewart announced that an agreement had been reached with carriers to offer early renewals for cancelled or non-compliant policies that were to end on, or before, March 31, 2014.

Consumers that were affected by that agreement had until December 31, 2013 to renew their policy. Consequently, any

individuals that renewed their policy for one year by December 31, 2013 will not be affected by this new announcement.

***Commissioner Stewart further stated, "I would like to take this opportunity to remind consumers who do not have health insurance coverage that the open-enrollment period to sign up for a new plan will close on March 31, 2014. Individuals who do not have health insurance after this date may be subject to a tax by the IRS next year. Many individuals may qualify for subsidized plans through the Delaware's Health Insurance Marketplace, Choose Health Delaware. Plans are also offered outside the marketplace but they are not eligible for federal subsidies to help offset the cost, if you qualify for assistance."***

Please note that the Delaware Department of Insurance does not run the state's Health Insurance Marketplace, Choose Health Delaware. Individuals with questions about subsidies and plans offered through the marketplace should visit [www.choosehealthde.com](http://www.choosehealthde.com) or call 1-800-318-2596.

For more information about health insurance please visit the Delaware Department of Insurance website at [www.delawareinsurance.gov](http://www.delawareinsurance.gov).

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*Delaware Department of Insurance: "Protecting Delawareans through regulation and education while providing oversight of the insurance industry to best serve the public."*