

# LEGAL UPDATE

## Final Notice of Benefit and Payment Parameters for 2021

On May 7, 2020, the Department of Health and Human Services (HHS) filed its [final Notice of Benefit and Payment Parameters for 2021](#). This final rule describes benefit and payment parameters under the Affordable Care Act (ACA) that apply for the 2021 benefit year.

Finalized standards in the rule include:

- **Updated annual limitations on cost-sharing:** The finalized 2021 maximum annual limit on cost sharing is **\$8,550** for self-only coverage and **\$17,100** for other than self-only coverage.
- **The individual mandate's affordability exemption:** The finalized 2021 required contribution percentage is **8.27%**.
- **Special enrollment periods (SEPs) in the Exchanges:** The final rule revises certain existing rules related to SEPs.

In addition, HHS did not finalize any changes to the current automatic re-enrollment process discussed in the proposed rule, after receiving opposition to these proposed changes during the comment period.

For more information on the proposed Notice of Benefit and Payment Parameters for 2021, please contact your **Scout Benefits Group** representative. A [fact sheet](#) is also available from HHS.

### Important Dates

#### Jan. 31, 2020

The 2021 Proposed Notice of Benefit and Payment Parameters was released.

#### May 7, 2020

The 2021 Final Notice of Benefit and Payment Parameters was issued.

#### 2021 Benefit Year

The changes included in the final rule will generally apply for the 2021 benefit year.

***HHS has finalized benefit and payment standards that will apply for the 2021 benefit year.***

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Provided to you by **Scout Benefits Group**

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