

October 21, 2010

## **NAIC Finalizes MLR Rules**

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Today, the NAIC finalized its controversial MLR regulations, and have sent them to HHS. In turn, HHS will turn the MLR rules into regulations under the Affordable Care Act. In the process, HHS can certainly revise or tweak the MLR rules, including, for example, to make it easier for mini-med plans to pass the requirements. A few weeks ago we posted a news release by HHS stating that they understood the challenges that mini-med plans face and they intended to revise the MLR rules as appropriate for mini-meds. The link below discusses the passage of the final rules.

[http://www.naic.org/Releases/2010\\_docs/naic\\_adopts\\_final\\_mlr\\_regs.htm](http://www.naic.org/Releases/2010_docs/naic_adopts_final_mlr_regs.htm)