



## BENEFIT NEWS BRIEFS

### ***HHS Releases Proposed 2018 Maximum Annual Cost-Sharing Limits for Non-Grandfathered Health Plans***

HHS just released its [proposed 2018 Notice of Benefit and Payment Parameters](#), which sets, among other things, the maximum annual cost-sharing limits that apply to *non-grandfathered group health plans*, including multiemployer group health plans, for the 2018 Plan Year. The maximum annual cost-sharing limit is sometimes referred to as the MOOP (Maximum Out-Of-Pocket) limit. The maximum annual cost-sharing limits is the product of the dollar limit for calendar year 2014 (\$6,350 for self-only coverage) and the premium adjustment percentage for 2018, rounded down to the next lower \$50.

"Cost-sharing" is defined as "deductibles, coinsurance, copayments, or similar charges." See *Affordable Care Act (ACA)* Section 1302(c)(3), codified at [42 U.S.C. 18022\(c\)\(3\)](#).

According to the Notice, the 2018 maximum annual cost-sharing limits is proposed to be:

- Individual coverage - \$7,350
- Other than self (family) coverage - \$14,700

[HHS Proposed Notice of Benefit and Payment Parameters for 2018](#), PDF page 55.

This change in the MOOP represents a 2.8 percent increase above the 2017 parameters of \$7,150 for self-only coverage and \$14,300 for other than self-only coverage. For more on the MOOP limit, see [Benefit News Briefs 2014-22](#).

See also the DOL's ACA FAQs on *Limitations on Cost Sharing* found at: <https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/affordable-care-act/for-employers-and-advisers/limitations-on-cost-sharing>.

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