

# At-a-Glance Comparison

Proposed Marketplace Integrity and Affordability Rule  
and House Reconciliation Bill



	Proposed Rule	H.R. 1
<b>Enrollment Periods</b>		
Locking open enrollment period dates	YES	YES
Removing income-based special enrollment periods (SEPs)	YES	YES
<b>Auto Renewal and Enrollment Processes</b>		
Adding pre-enrollment verification for every enrollment	NO	YES
Adding special enrollment period verification	YES	YES
Adding minimum payments for low-income auto-renewals	YES	YES
Limiting auto-renewal across plan levels	YES	YES
<b>Eligibility for Premium Tax Credits and Cost-Sharing Reductions</b>		
Removing lawfully present eligibility	NO	YES
Removing eligibility for those in the "5-year bar"	NO	YES
Removing eligibility for DACA recipients	YES	YES
Removing APTC for enrollment through certain SEPs	NO	YES
Reducing failure to reconcile timeline	YES	YES
Prohibiting eligibility for Medicaid-denied individuals	NO	YES
Removing income attestation when IRS data unavailable	YES	YES
Adding low-income verifications	YES	YES
Shortening income verification timeline	YES	YES
<b>Payment of Premium Tax Credits and Cost-Sharing Reductions</b>		
Funding Cost-Sharing Reductions	NO	YES
Removing limits on APTC recapture	NO	YES
<b>Plan Management and Benefit Design</b>		
Increasing enrollee costs with premium adjustment percentage	YES	YES
Decreasing value through relaxing actuarial value standards	YES	YES
Allowing bronze and catastrophic plans as high-deductible health plans	NO	YES
Requiring payment of past-due premiums	YES	YES
Changing premium payment thresholds	YES	YES
Prohibiting tax credits for gender-affirming care	YES	YES
<b>Agent and Broker Oversight</b>		
Clarifying broker compliance standards	YES	NO