

DEPARTMENT OF HEALTH & HUMAN SERVICES
Centers for Medicare & Medicaid Services
Center for Consumer Information and Insurance Oversight
200 Independence Avenue SW
Washington, DC 20201



Date: October 14, 2016

Subject: Frequently Asked Questions on Health Insurance Marketplace Standards

Q: Are Exchange-certified Stand-alone Dental Plans offered Off-Exchange permitted to accept enrollments outside the Exchange enrollment periods?

Yes. Nothing in CMS regulations prohibits Exchange-certified stand-alone dental plans (SADPs) offered off-Exchange from accepting enrollments outside the Exchange enrollment periods. Under 45 CFR 155.410(a)(2), an Exchange may only permit a qualified individual to enroll in a qualified health plan (QHP) or an enrollee to change QHPs during an enrollment period specified in the Exchange regulations. Therefore, enrollments through an Exchange are limited to these enrollment periods. However, the Exchange would not be involved in off-Exchange enrollments. Therefore, we are confirming that neither this regulation, nor any other CMS regulation, would prohibit Exchange-certified SADPs that wish to enroll consumers outside the Exchange outside the enrollment periods specified in the Exchange regulations from doing so, provided they comply with applicable State laws.