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Mini-Med Plans - Round 2

As I previously discussed, HHS has indicated a willingness to make an exception in the upcoming MLR regulations for mini-med plans. However, currently, it is unclear how and to what extent that exception will apply. Unfortunately, employers need to make decisions now for annual enrollment materials. Because no one knows what the MLR exception will look like, one solution to this issue is to simply self-insure your mini-med option. A self-insured mini-med option is not subject to the MLR regulations. However, remember, you still need to file for a waiver from the annual limits even if the option is self-insured.