

# Mid-month Effective Dates



*March 30, 2015*

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- Through the 2014 reconciliation process, the Federally-facilitated Marketplace (Marketplace) has noticed incidents where issuers have routinely altered mid-month effective dates to be the 1<sup>st</sup> day of the following month
  - E.g., Issuer changes 5/17/2014 effective date to 6/1/2014
- This practice cannot be continued in 2015, unless the Marketplace explicitly instructs the issuer to do so in an associated Health Insurance Casework System (HICS) case