CMS
CENTERS FOR MEDICARE & MEDICAID SERVICES
OFFICE OF INFORMATION SERVICES

Tobacco Ratings Applied Incorrectly



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- When a consumer's enrollment is changed without the user being able to adjust the last date of tobacco use, the FFM is unable to collect updated smoking attestations. This occurs during non-SEP changes in circumstances (CiCs) and expired data matching issues.
- Instead, the Marketplace uses the original smoking attestation to calculate whether the last date of tobacco usage is within the issuer's look back period (maximum of six months) in order to apply the tobacco rate.
- As a result, the system applies a non-smoking rating when the original attestation was more than six months ago.

Changing Tobacco Ratings

- During passive enrollment, the system will retain the original tobacco usage based on the consumer's tobacco status in 2014. Consumers may Report a Life Change through the Marketplace for their 2015 coverage in order to update their tobacco usage, which may result in a valid premium change based on a new tobacco status.
- However, Issuers that receive non-SEP CiC changes or expired data matching issues that revert subscribers to non-tobacco rates should restore the tobacco rate. Issuers should report the change during the next data reconciliation.
- The Marketplace intends to update our system in a future release to continue to apply the previous tobacco status for mid-benefit year changes that don't permit a consumer to update their last date of tobacco use.