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Proposed Regulations Addressing Multi-State Plans

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As part of the regulations under the **Patient Protection and Affordable Act (PPACA)**, the U.S. Office of Personnel Management (OPM) proposed a requirement that OPM contract with private health insurance companies to ensure that at least two multi-state plans are offered in each state's Affordable Insurance Exchange. Under the law, a multi-state plan issuer may phase in the states in which it offers coverage over four years, but must offer a multi-state plan in exchanges in all States and the District of Columbia by the fourth year. The proposed regulations generally address OPM's approach to the offering of multi-state plans and the attributes of the multi-state plans to be offered. Comments are being solicited, and are due within 30 days after the rules are published in the *Federal Register*, which is expected to take place this week.

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