

# New controls on Obamacare planned for 2027

[Maya Goldman](#) – Axios

The Trump administration on Monday proposed tightening marketing standards and adding income verification policies for Affordable Care Act marketplace plans starting in 2027.

**Why it matters:** The proposal would expand how plans can operate in the marketplace, which regulators say could reduce fraud and lower premiums.

- But it may also make coverage harder to obtain for some low-income enrollees and steer more consumers toward high-deductible plans.

**State of play:** The Centers for Medicare and Medicaid Services would extend a requirement that enrollees submit documents to verify their income when they have low earnings, or when tax data isn't available.

- Federal administrators also outlined specific conduct that would be prohibited by agents and brokers, including falsely claiming that consumers could qualify for "zero-dollar" insurance and using AI to create fake endorsements.
- The rule also would for the first time measure improper payments of advance premium tax credits administered by state-based marketplaces.

"**We are cracking** down on improper and misleading practices while giving states and health plans more room to innovate and compete. The goal is simple: lower costs, more choice, and Exchanges that work as intended," CMS administrator Mehmet Oz said in a statement.

**Between the lines:** The 577-page proposal would also make it easier for people to enroll in [catastrophic coverage](#). These plans have low monthly premiums but very high deductibles.

- CMS previously [expanded access](#) to the plans in September.

**The intrigue:** CMS wants to let plans without any provider networks be sold on the Obamacare marketplaces, if they can ensure access to enough providers that accept their benefit amount as payment.

- CMS says in a fact sheet that this could reduce "substantial administrative overhead associated with traditional network management, potentially resulting in lower premiums."

**Zoom out:** CMS also wants to make it easier for states to operate their own health insurance exchanges for Obamacare coverage, and it proposed repealing a Biden-era policy that would have made [dental care more available](#) to adults with ACA coverage.

- The public can submit comments on the proposal through March 11.