group health plan will be permitted to take into account all benefits provided by the plan that are included in any one of the EHB-benchmarks.

(c) **Standard population.** The standard population for MV determinations described in paragraph (a) of this section is the standard population developed by HHS for such use and described through summary statistics issued by HHS. The standard population for MV must reflect the population covered by self-insured group health plans.

(d) **Employer contributions to health savings accounts and amounts made available under certain health reimbursement arrangements.** For employer-sponsored self-insured group health plans and insured group health plans that at the time of purchase are offered in conjunction with an HSA or with integrated HRAs that may be used only for cost-sharing, annual employer contributions to HSAs and amounts newly made available under such HRAs for the current year are:

1. Counted towards the total anticipated medical spending of the standard population that is paid by the health plan; and
2. Adjusted to reflect the expected spending for health care costs in a benefit year so that:
   1. Any current year HSA contributions are accounted for; and
   2. The amounts newly made available under such integrated HRAs for the current year are accounted for.

§ 156.150 Application to stand-alone dental plans inside the Exchange.

(a) **Annual limitation on cost-sharing.** For a stand-alone dental plan covering the pediatric dental EHB under § 155.1065 of this subchapter in any Exchange, cost sharing may not exceed $350 for one covered child and $700 for two or more covered children.

(b) **Calculation of AV.** A stand-alone dental plan:

1. May not use the AV calculator in § 156.135 of this subpart;
2. Must demonstrate that the stand-alone dental plan offers the pediatric dental essential health benefit at either:
   1. A low level of coverage with an AV of 70 percent; or
   2. A high level of coverage with an AV of 85 percent; and
   3. Within a de minimis variation of ±2 percentage points of the level of coverage in paragraphs (b)(2)(i) or (ii) of this section.

(3) The level of coverage as defined in paragraph (b)(2) of this section must be certified by a member of the American Academy of Actuaries using generally accepted actuarial principles.


§ 156.155 Enrollment in catastrophic plans.

(a) **General rule.** A health plan is a catastrophic plan if it meets the following conditions:

1. Meets all applicable requirements for health insurance coverage in the individual market (including but not limited to those requirements described in parts 147 and 148 of this subchapter), and is offered only in the individual market.
2. Does not provide a bronze, silver, gold, or platinum level of coverage described in section 1302(d) of the Affordable Care Act.
3. Provides coverage of the essential health benefits under section 1302(b) of the Affordable Care Act, except that the plan provides no benefits for any plan year (except as provided in paragraphs (a)(4) and (b) of this section) until the annual limitation on cost sharing in section 1302(c)(1) of the act is reached.
4. Provides coverage for at least three primary care visits per year before reaching the deductible.
5. Covers only individuals who meet either of the following conditions:
   1. Have not attained the age of 30 prior to the first day of the plan or policy year.
   2. Have received a certificate of exemption for the reasons identified in section 1302(e)(2)(B) of the Affordable Care Act.

(b) **Coverage of preventive health services.** A catastrophic plan may not impose any cost-sharing requirements (such as a copayment, coinsurance, or deductible) for preventive services, in accordance with section 2713 of the Public Health Service Act.