has legal authority to act on behalf of
the applicant or enrollee.

(e) Compliance with State and Federal
law. The Exchange must require an au-
thorized representative to comply with
applicable state and federal laws con-
cerning conflicts of interest and con-
fidentiality of information.

(f) Signature. For purposes of this sec-
tion, designation of an authorized rep-
resentative must be through a written
document signed by the applicant or
enrollee, or through another legally
binding format, as described in
§155.227(a)(2), and must be accepted
through all of the modalities described
in §155.405(c).

[78 FR 42313, July 15, 2013]

§ 155.230 General standards for Ex-
change notices.

(a) General requirement. Any notice
required to be sent by the Exchange to
individuals or employers must be writ-
ten and include:

(1) An explanation of the action re-
lected in the notice, including the ef-
fective date of the action.

(2) Any factual findings relevant to
the action.

(3) Citations to, or identification of,
the relevant regulations supporting the
action.

(4) Contact information for available
customer service resources.

(5) An explanation of appeal rights, if
applicable.

(b) Accessibility and readability require-
ments. All applications, forms, and no-
tices, including the single, streamlined
application described in §155.405 and
notice of annual redetermination de-
scribed in §155.335(c), must conform to
the standards outlined in §155.205(c).

(c) Re-evaluation of appropriateness
and usability. The Exchange must re-
evaluate the appropriateness and
usability of applications, forms, and
notices.

(d) Electronic notices. (1) The indi-
vidual market Exchange must provide
required notices either through stand-
ard mail, or if an individual or em-
ployer elects, electronically, provided
that the requirements for electronic
notices in 42 CFR 435.918 are met, ex-
cept that the individual market Ex-
change is not required to implement
the process specified in 42 CFR
435.918(b)(1) for eligibility determina-
tions for enrollment in a QHP through
the Exchange and insurance afford-
ability programs that are effective be-
fore January 1, 2015.

(2) The SHOP must provide required
notices either through standard mail,
or if an employer or employee elects,
electronically, provided that the re-
quirements for electronic notices in 42
CFR 435.918(b)(2) through (5) are met
for the employer or employee.

[77 FR 11718, Feb. 27, 2012, as amended at 78
FR 42314, July 15, 2013]

§ 155.240 Payment of premiums.

(a) Payment by individuals. The Ex-
change must allow a qualified indi-
vidual to pay any applicable premium
owed by such individual directly to the
QHP issuer.

(b) Payment by tribes, tribal organiza-
tions, and urban Indian organizations.
The Exchange may permit Indian
tribes, tribal organizations and urban
Indian organizations to pay aggregated
QHP premiums on behalf of qualified
individuals, including aggregated pay-
ment, subject to terms and conditions
determined by the Exchange.

(c) Payment facilitation. The Exchange
may establish a process to facilitate
through electronic means the collec-
tion and payment of premiums to QHP
issuers.

(d) Required standards. In conducting
an electronic transaction with a QHP
issuer that involves the payment of
premiums or an electronic funds trans-
fer, the Exchange must comply with
the privacy and security standards
adopted in accordance with §155.260 and
use the standards and operating rules
referenced in §155.270.

(e) Premium calculation. The Exchange
may establish one or more standard
processes for premium calculation.

(1) For a Federally-facilitated Ex-
change, the premium for coverage last-
ing less than one month must equal the
product of—

(i) The premium for one month of
coverage divided by the number of days
in the month; and

(ii) The number of days for which
coverage is being provided in the
month described in paragraph (e)(1)(i)
of this section.