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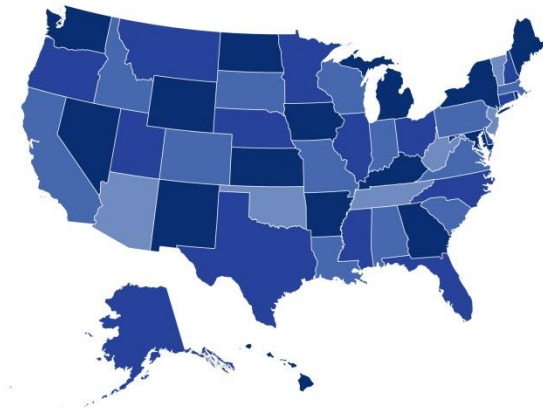
CENTER ON HEALTH INSURANCE REFORMS

Regional Health Policy Forum

Prospective Changes in Health Insurance Coverage

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About CHIR

- **A team of experts on private health insurance and health reform**
- **Conduct research on issues related to health policy and health services**
- **Based at Georgetown University's McCourt School of Public Policy**



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Insurance Reform: Key Concepts

- **Guaranteed issue and renewal**
- **Modified community rating**
- **Pre-existing condition exclusions**
- **Essential health benefits**
- **Annual out-of-pocket maximum**
- **Minimum coverage values (Bronze, Silver, Gold, Platinum)**



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Health Insurance Protections under the ACA: Application to the Individual, Small-group, and Large-group Markets

ACA Market reform	Individual Market	Small-group Market	Large-group Market
Guaranteed issue	Yes	Yes	Yes
Rating rules	Yes	Yes	No
Pre-existing condition exclusions	Yes	Yes	Yes
Essential health benefits	Yes	Yes	No
Out-of-pocket maximum	Yes	Yes	Yes
Minimum coverage values	Yes	Yes	No



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The Provision We Love to Hate: Individual Mandate

- Individuals must maintain Minimum Essential Coverage (MEC) or pay a fine (tax)
- Penalty for 2017 = the greater of
 - \$695/adult (\$347.50/child) or 2.5% income
 - Indexed to cost of living
- Exemption examples:
 - Can't afford coverage
 - Not a citizen
 - Eligible for Medicaid in non-expansion state



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Marketplace Basics

- **Health Insurance Marketplace (aka Exchange)**
- **Compare private insurance plans based on price, benefits**
- **Most people get a break on costs**
 - Premium tax credits
 - Cost-sharing reductions (CSRs)



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Uncertainty over the ACA

- Multiple repeal attempts
- Individual mandate?
- Cost-sharing reduction payments
- Association health plans
- Short-term plans



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Premiums: 2018 and Beyond



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Insurer Participation on ACA Marketplaces, 2014-2018

Year

2018

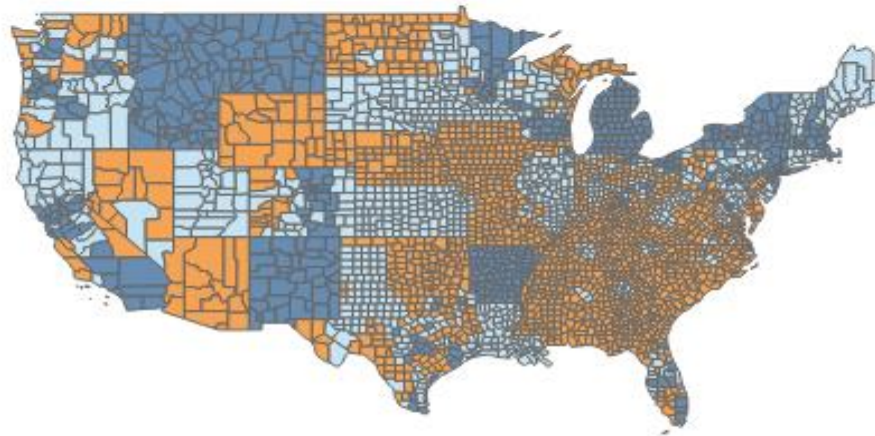
Number of Insurers

- One
- Two
- Three or more

Select State

All

No items highlighted



Percent of Enrollees



*Note: For some counties in state-based marketplaces in 2014 and 2015, rating-area insurer participation is shown where information on county insurer participation is not available.

Trump Executive Order and New Coverage Options: Risks, Benefits

Short-term and association health plans

- Consumers
- Payers
- Providers



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Questions?

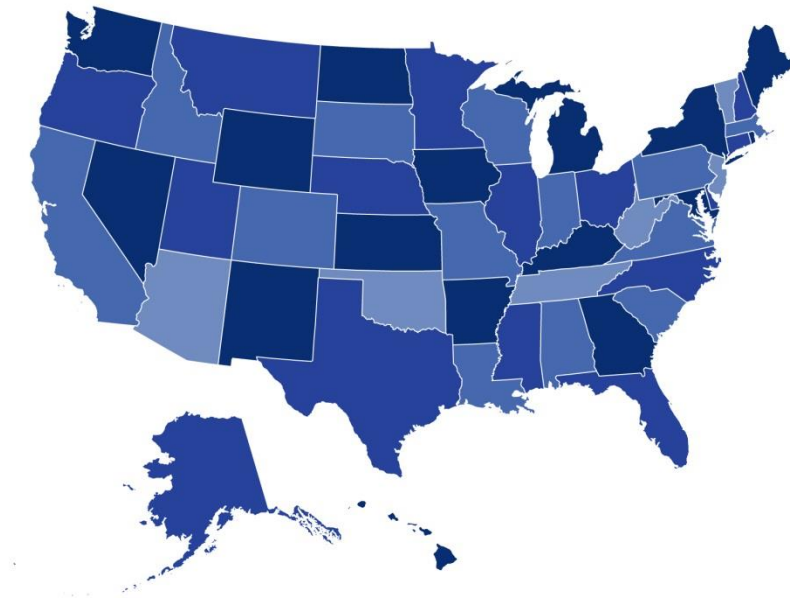
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