

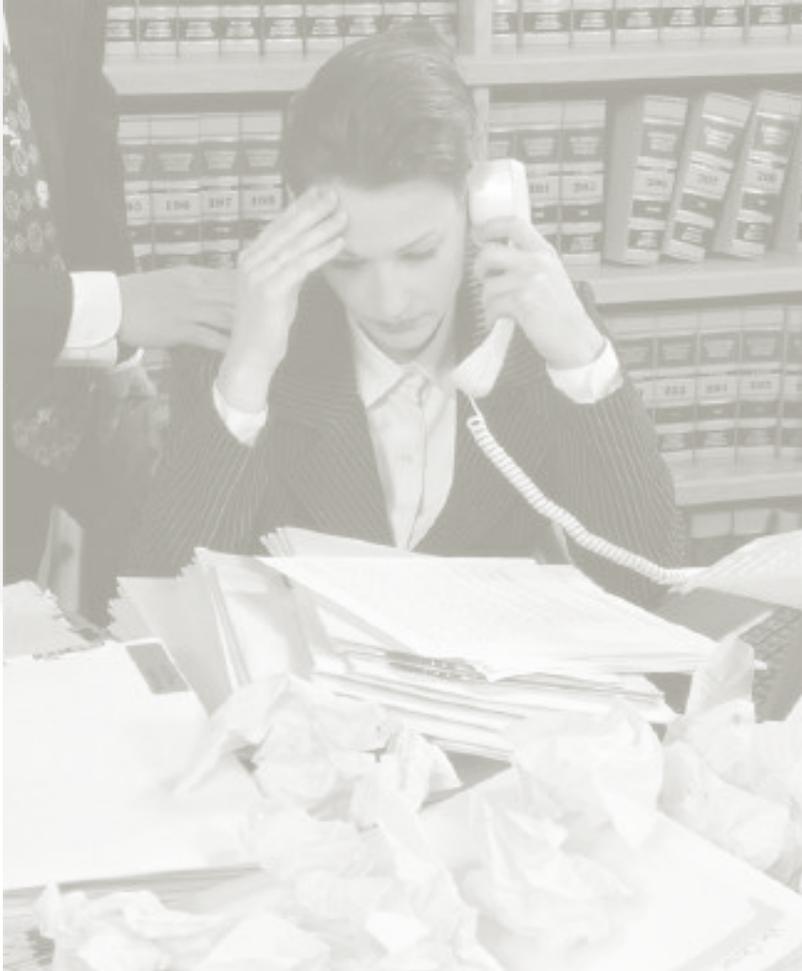
ACA Implementation Update: Looking Back at 2013 - Preparing for 2015

Joshua D. Goldberg

Health Policy and Legislative Advisor

NAIC

2013 in Review



- Last minute guidance
- Plan approval
- Cancellations
- Transitional relief policy
- Outreach and education



Windows

A fatal exception 0E has occurred at 0028:C0011E36 in UXD UMM(01) + 00010E36. The current application will be terminated.

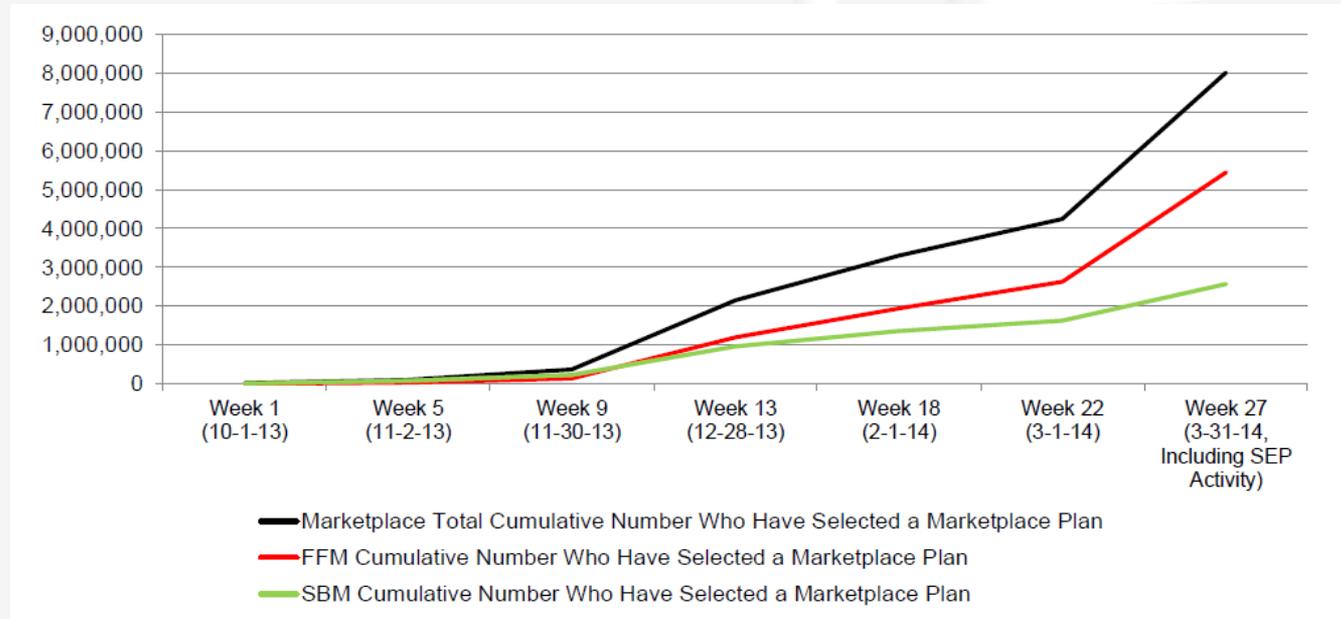
- * Press any key to terminate the current application.
- * Press CTRL+ALT+DEL again to restart your computer. You will lose any unsaved information in all applications.

Press any key to continue



Over 8 million eventually selected Exchange plans.

80-90% paid premiums to complete enrollment.

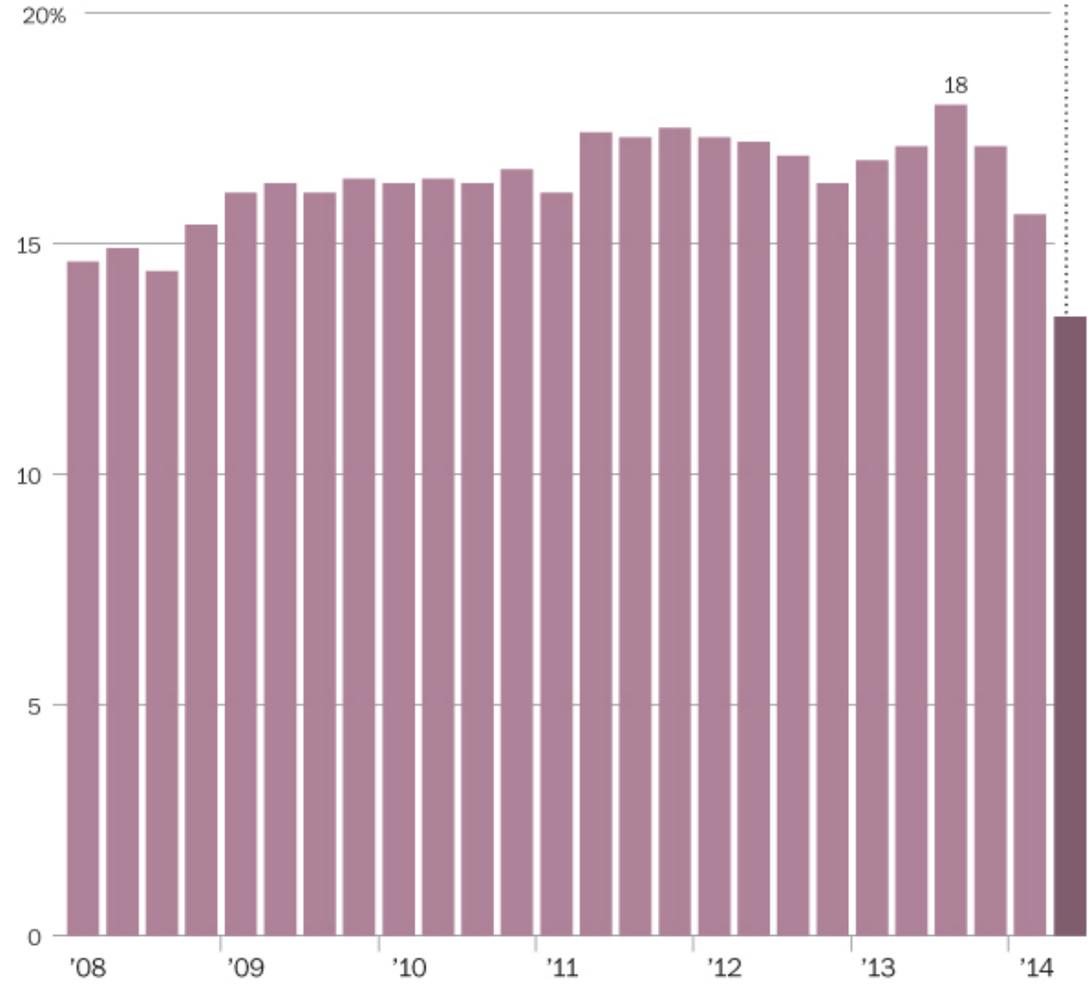




PERCENT WITHOUT HEALTH INSURANCE

Americans 18 and older, by quarter

April: **13.4**



The uninsured rate for adults hit **13.4%** in April.

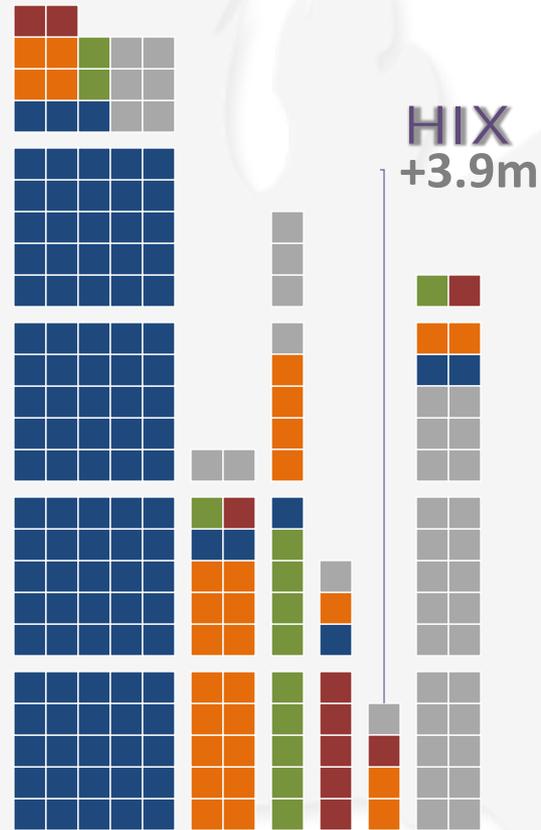
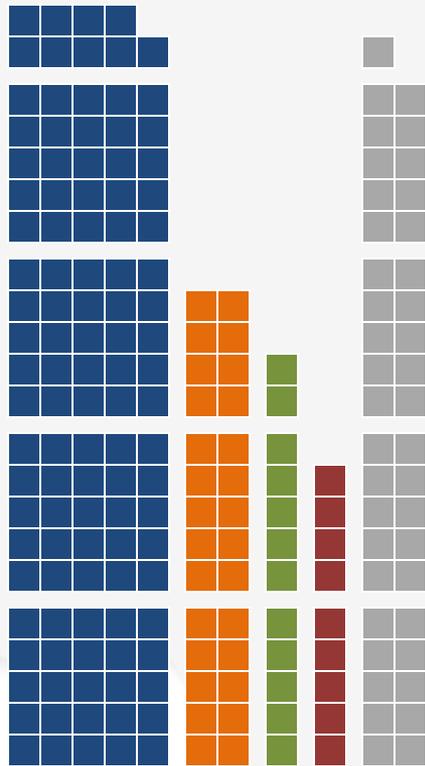
Source: Gallup-Healthways Well-Being Index

THE WASHINGTON POST



September 2013

March 2014



■ ESI
+8.2m

■ Other
-7.1m

■ Medicaid
+5.9m

■ Individual
-1.6m

■ Uninsured
-9.3m



What's Really in a Number?

How many have **paid**?

How many will **continue** to pay?

How many have **pre-existing conditions**?

Who will take advantage of **special enrollment periods**?

What are the numbers in **each state**?

For each **carrier**?



What About Premiums?

Rates **will** increase, but how much?

- **Demographics**
- Grandfathered and **transition plans**
- Market rules
- **Premium taxes**
- Reinsurance
- Administrative costs
- **Enrollment and payment issues**
- Risk mitigation programs





What Will 2015 Bring?



- Plan Management for 2015
- New QHP Requirements
- New Functionality in SHOP Exchanges
- Employer Mandate
- Individual Mandate Penalties
- Reinsurance Reduction
- More Court Cases
- Election



QHP Timeline

May-
June
Filings
submitted
to state

Sept. 4
Final QHP
Transfer to
HHS

Nov. 3
QHP
Agreements
signed

Aug. 8
First QHP
Transfer to
HHS

Sept.-
Oct.
Plan
Preview

Nov. 15-
Feb. 15
Open
enrollment



Network Adequacy

- CMS collecting and reviewing **provider lists**
- Reviewing using a “**reasonable access**” standard
- Experience will inform **future rulemaking**

Essential Community Providers (ECPs)

- Must include **30%** of ECPs

New QHP Requirements in 2015



SHOP "Employee Choice"

\$ Bronze \$

\$\$\$ \$\$\$\$

\$\$ Gold \$\$

\$\$\$ Platinum \$\$

Exchange
\$\$\$\$\$\$\$
\$\$\$\$\$\$\$ \$\$\$\$\$\$

Insurer A

Insurer B

Insurer C



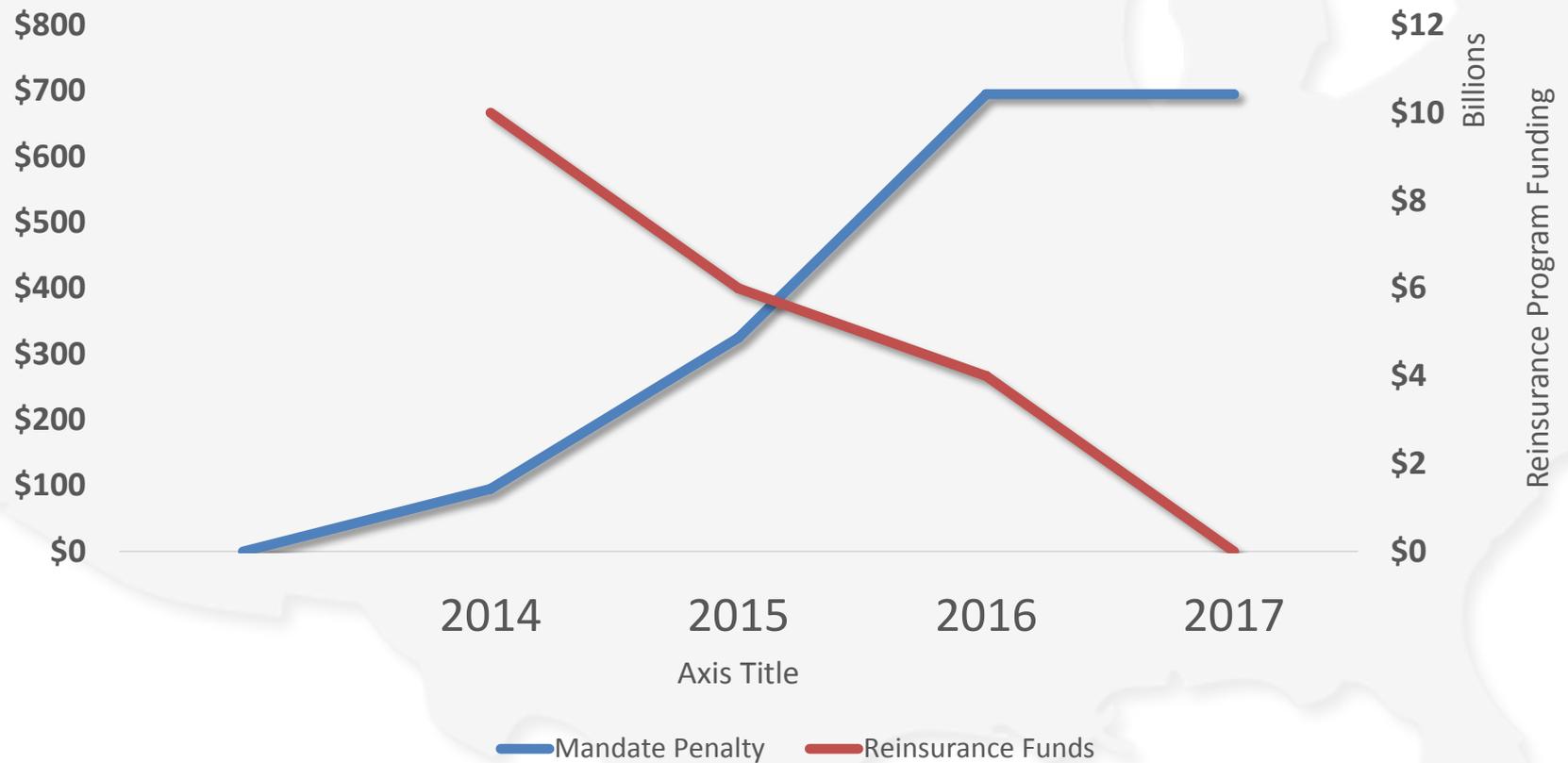
Employer Mandate



Offer Requirement

Workers	2014	2015	2016
50 or less	0	0	0
51-100	0	0	95%
>100	0	70%	95%

Individual Mandate and Reinsurance



The Washington Post

Federal health-care subsidies may be too high or too low for more than 1 million Americans

By [Amy Goldstein](#) and [Sandhya Somashekhar](#),Published: May 16

The government may be paying incorrect subsidies to more than 1 million Americans for their health plans in the new federal insurance marketplace and has been unable so far to fix the errors, according to internal documents and three people familiar with the situation.

The problem means that potentially hundreds of thousands of people are



Court Cases & Elections



Litigation

- Origination Clause
- FFE Subsidies

2014 Elections

- Who will have majority in Senate?
- What can be done in 2015?



What About 2016 and Beyond?

- Need Essential Health Benefits Benchmark for 2016 and Beyond
- Reinsurance and Risk Corridor Programs End in 2017
- Who Will Operate the Exchanges?
- Federal Network Adequacy Standards
- State Innovation Waivers Begin in 2017
- Small Group Definition Changes to 1-100 in 2016
- Quality Data Posted in 2016; Enrollee Survey Results in 2017
- State and Federal Officials Must Address Administrative Costs – Increase Coordination
- **Must Address Health Care Costs**



Other Issues

- Definition of “Fixed Indemnity” Plans
- Risk Corridors – budget neutrality
- Open Enrollment Periods – State Flexibility
- Product Changes
- Problems in the Territories
- Navigator Litigation and Regulation

Questions?

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