

# Stabilizing the Individual Health Insurance Market: The State Perspective

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- Overview
  - Stabilization Efforts for 2018
  - Evaluating Proposals for Future Stabilization
  - Pennsylvania's Priorities for Stabilization

## Stabilization Efforts for 2018

- Permitted insurers to file two rate filings for 2018 to account for:
  - Cost-Sharing Reduction (CSR) non-payment
  - Individual Mandate non-enforcement
- Mitigating consumer impact from CSR non-payment
- Open Enrollment outreach and education

## Evaluating Proposals for Future Stabilization

- Criteria for evaluating stabilization proposals:
  - Time
  - Adequate, sustainable funding
  - Efficient implementation paths
  - Federal backstop for consistency
- Must consider tradeoffs:
  - Who you can cover
  - What you can cover
  - How much you can cover

## Evaluating Proposals for Future Stabilization

- Congressional proposals:

Graham-Cassidy	Alexander-Murray
Repeals individual and employer mandate	Appropriates CSR payments through 2019
Repeals individual market subsidies	Increases availability of Catastrophic plans
Ends Medicaid expansion funding; per-capita cap or block grant funding in future	Modifies 1332 waiver provisions
Allows states to alter pre-existing condition rules	Increases outreach and enrollment funding through 2019
Allows states to eliminate essential health benefits (EHBs)	Encourages regulations implementing sales of products across state lines

## Evaluating Proposals for Future Stabilization

- Executive Actions
  - Non-payment of CSRs
  - Executive order
    - Association Health Plans
    - Short Term Limited Duration Plans
  - 2019 Notice of Benefit and Payment Parameters

# Pennsylvania's Priorities for Stabilization

- Funding for CSR payments
- Enforcement of the individual mandate
- Long-term federal reinsurance program
- Streamline 1332 waiver process
  - Flexibility to make targeted, exigent changes to stabilize the market
  - Extensive application processes preserved for more comprehensive proposals
- Shift focus to address health care costs and quality

Questions?