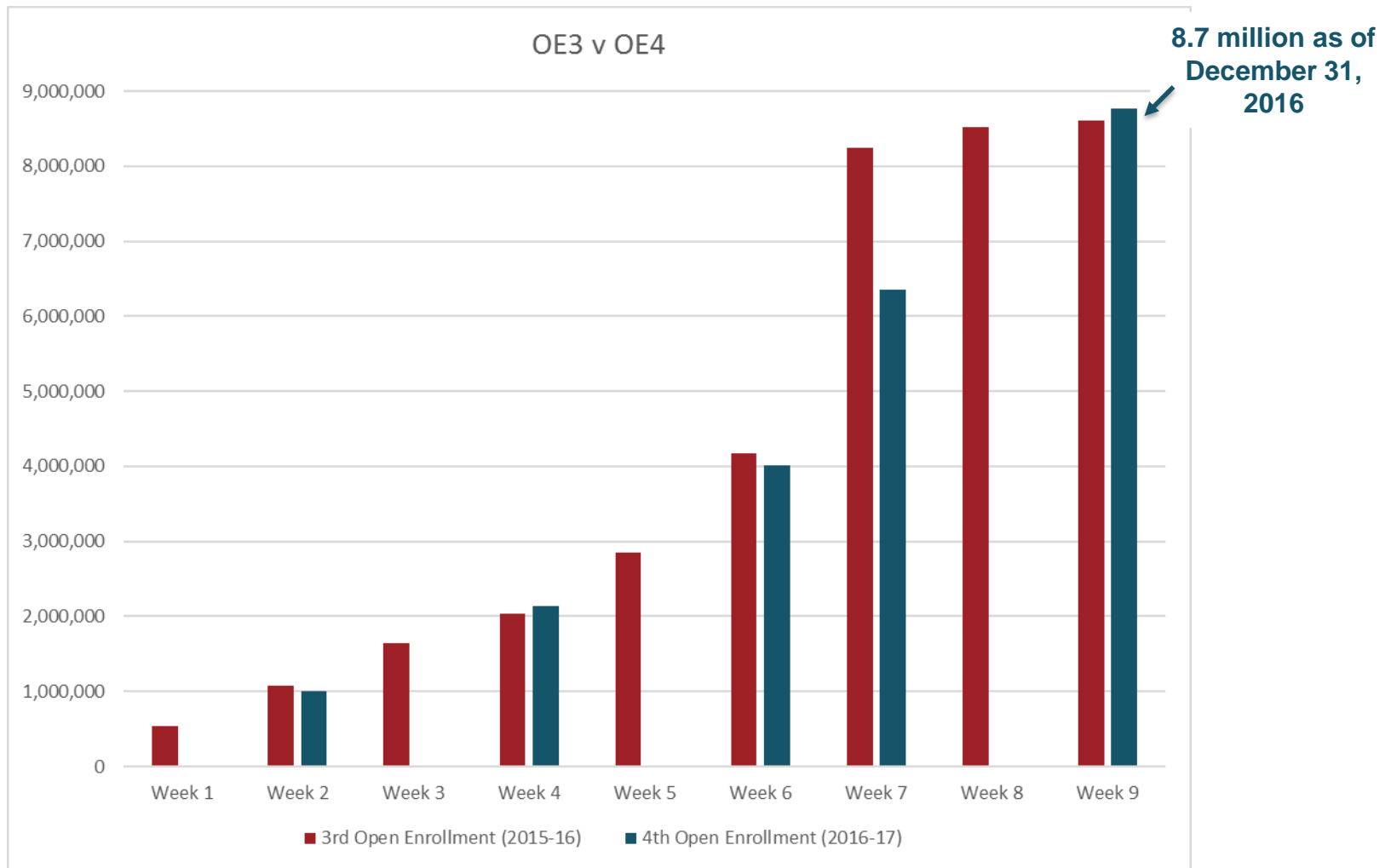
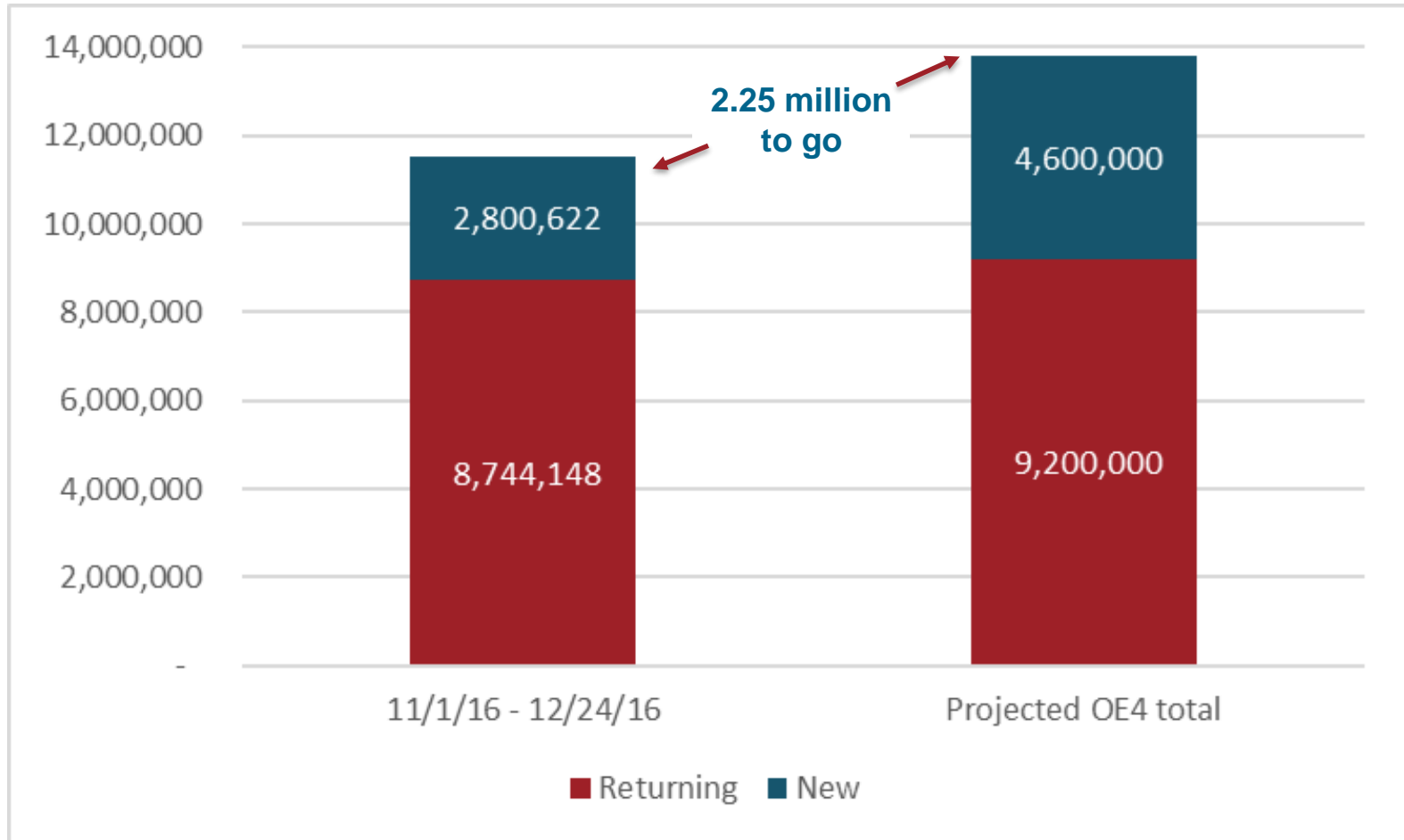




Just the Facts: ACA Repeal Efforts 1.25.2017

OE4 LANDSCAPE





50 states/DC

- 11.5 million plan selections
- 81% receiving financial help

HealthCare.gov states

- 82% receiving financial help
- Average tax credit \$386/person/month
- 65% of reenrollees actively shopped

Data available by state:

- Plan selections by age, gender, race/ethnicity, metal level of plan, whether receiving financial help
- Average financial help amount
- New/Returning
- Active/autoreenrollments

ACA REPEAL EFFORTS

Budget reconciliation process

- Senate votes on budget resolution**
- House votes on budget resolution**
- Committees meet to craft legislation**
 - House: Energy and Commerce; Ways and Means
 - Senate: Finance; Health, Education, Labor, Pensions (HELP)
- Senate and House vote on legislation**
- Conference committee if Senate and House versions differ**
- Final up / down votes from Senate and House**
- President's signature**

Budget resolutions **aren't law** and **don't go to the president for signature**; they are used to begin the process, and may include reconciliation instructions.

The ACA can't be entirely repealed through reconciliation

Could be in reconciliation legislation

- Premium tax credits
- The expansion of Medicaid coverage for adults up to 138 percent of the federal poverty level, presumptive eligibility, maintenance of effort, and benchmark plans for Medicaid
- The individual and employer mandate
- Cap on “pay back” during tax credit reconciliation

Cannot be in reconciliation legislation

- Ban on pre-existing condition exclusion and health status underwriting
- Caps on annual and lifetime annual limits
- AV requirements
- Age underwriting restrictions

POLICY LANDSCAPE AS OF 1/24/2017

The President signed an Executive Order

- The EO sends a message to agencies about the President's priorities with respect to the ACA
- Reiterates his campaign promise to repeal the law, but **it has no material effect on policy.**
- It will take many more months for leaders to be appointed to the relevant posts within federal agencies and for the administration to make substantive changes in interpretation, enforcement, or content of ACA regulations.

- **Sens. Cassidy and Collins introduced their proposal, the Patient Freedom Act of 2017**
 - This is not *the* replacement plan; it is simply one in what is likely to be a number of proposals put forward by various members in the coming weeks and months.
- Concrete decisions have not been announced, but news reports in recent weeks suggest that the new administration is likely to continue to fund the ACA's Cost Sharing Reductions
 - There is no reason for eligible consumers who would otherwise choose a CSR plan to avoid enrolling in one because of this issue/lawsuit.

KEY FACTS /MESSAGES CONSUMERS NEED TO HEAR

- **It's important for people to know that as of now, nothing about the Affordable Care Act marketplace has changed, and consumers who enroll by the January 31 deadline will have coverage starting March 1.**
- **We know that consumers have questions about repeal efforts and the implications for their coverage moving forward, and it is something to play close attention to.**
- **For now, it is critical for consumers to understand that nothing has changed.**
- **So it's very important that consumers take action before the deadline to get the coverage they and their families need.**

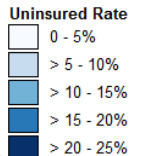
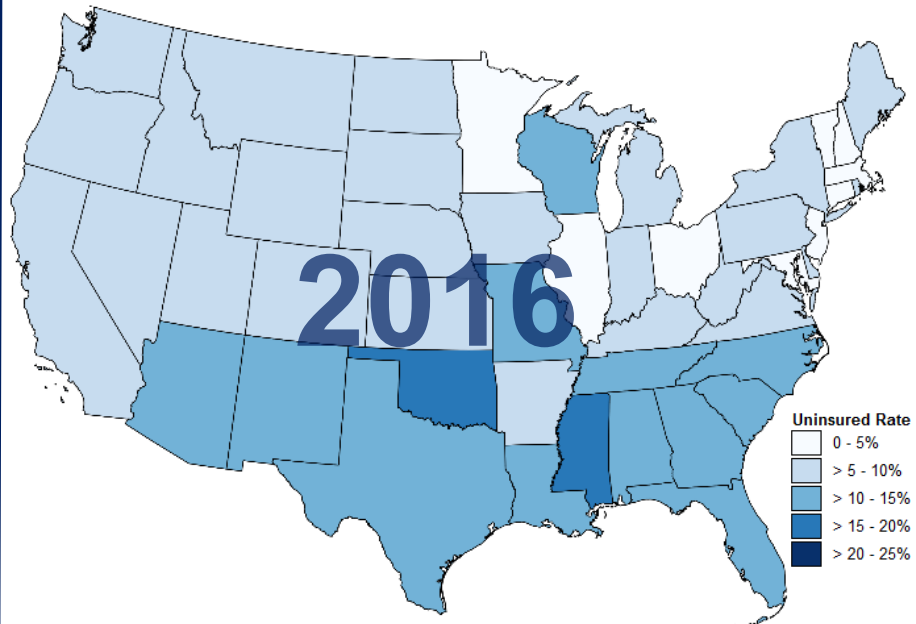
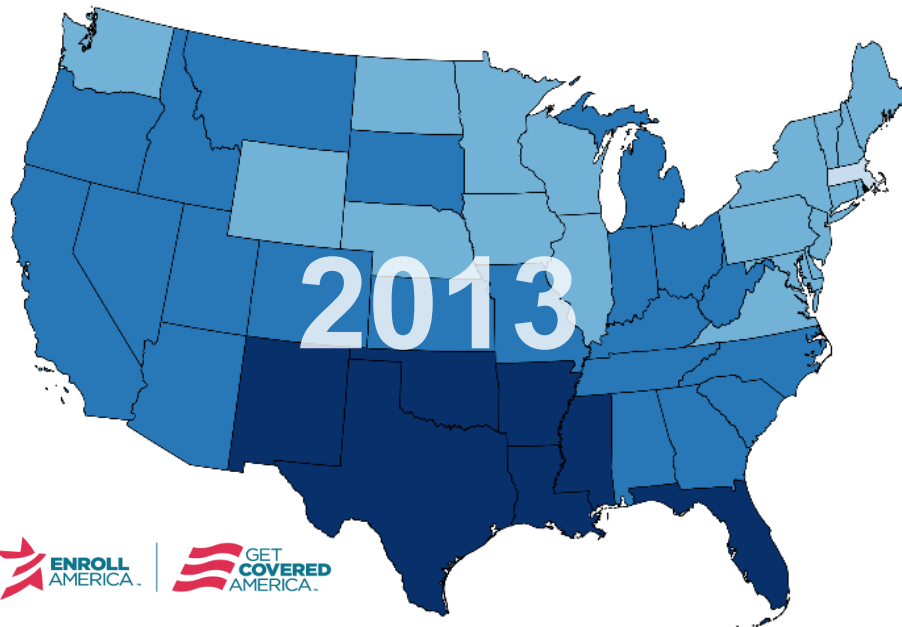
Key Messages for Consumers

- 1. One week left to enroll in marketplace plans. Act before the January 31st deadline.**
- 2. Nothing about the Affordable Care Act marketplace has changed – not plans, not prices, and not enrollment deadlines.**
- 3. Consumers who enroll by the January 31st deadline will have coverage starting March 1.**



RESOURCES

Getting America Covered: Tracking Gains in Health Insurance Coverage, 2013-2016



- **The uninsured rate for non-elderly adults declined nationally by nearly half, from 16.4 to 8.3 percent between 2013 and 2016.**
- **The uninsured rate declined across every demographic group, including for all racial/ethnic groups, all ages and age groups, men and women, and for residents of metro and non-metro areas.**
- **Uninsured rates in all 50 states and DC declined since 2013, and about 90 percent of counties saw their rate drop by a quarter or more.**
- **In 2013, 2,506 counties had uninsured rates of 15 percent or higher, while in 2016, that was true in just 665 counties. The number of counties with uninsured rates of 10 percent and under grew from a mere 145 counties in 2013 to 1,834 counties in 2016.**

- **Issue brief:** <https://www.enrollamerica.org/getting-amerhttp://nashp.org/jobs/ica-covered-tracking-gains-in-health-insurance-coverage-2013-2016/>
- **Blog:** <https://www.enrollamerica.org/blog/2017/01/tracking-health-coverage-gains-since-2013/>
- **Additional state and county data:** <https://www.enrollamerica.org/research-maps/maps/state-profiles/>
- **Additional background on Enroll America/Civis Analytics' uninsured model:** <https://www.enrollamerica.org/research-maps/maps/changes-in-uninsured-rates-by-county/detailed-background/>