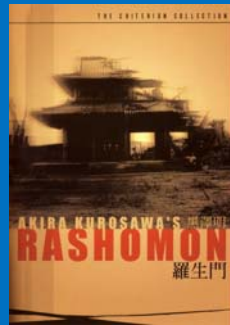
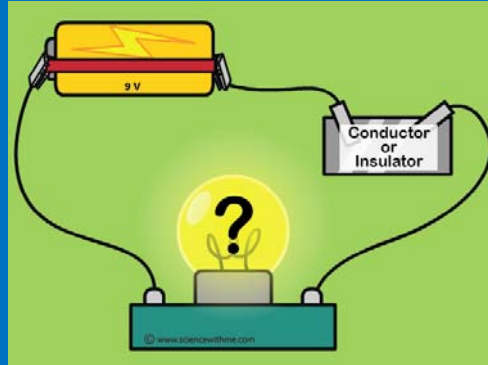


Powering up the ACA Exchange Grid

Tom Miller
American Enterprise Institute
August 13, 2013
Alliance for Health Reform Webinar

Rate Shock or Not?



Premium Projection Origins

- CBO
- Private Actuaries
- Insurers
- Partisan Polarization

Early State Returns: Around the Horn

- ASPE, Avalere
- Blues vs. Reds
- Assumptions, Omissions, Baselines
 - ✓ Take-up distribution
 - ✓ Benefits comparisons
 - ✓ Pre- & post- subsidies

Variable Variables

- Preexisting conditions (regulation, competition)
- Players & playbooks
- Political messaging

Snapshots vs. Future Factors

- Static/Dynamic
- Business strategies
- Rate suppression
- Dead weight losses, opportunity costs
- Broader cost trends