Health Insurance Markets During a Time Of Change: The Nuts & Bolts

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What Regulators Are Seeing

- Carriers Pulling Out of the Exchanges
- Service Areas With Only One Carrier
- Fewer Coverage Options (some only HMOs)
- Unstable Premiums
- Commissions Being Eliminated
- Lower Uninsured Rate
- Access for Vulnerable Populations
The Underlying Problems

- There Are Systemic Issues that Must Be Addressed
  - Unsustainable Cost Growth (cost and utilization)
  - Unstable Risk Pool
  - Unreliable Funding
  - Uncertain Regulatory Environment
Federal Actions in 2017?

- **Legislative**
  - Repeal
  - Replace
  - Amend

- **Regulatory**
  - Stabilize Markets
  - State Flexibility
  - Improve Regulatory Environment

- **Waivers**

- **Lawsuits**
State Actions in 2017, or 2018?

- Oversight and enforcement of 2017 policies
- Review and approve policies for 2018 (begin March)
- Monitor need for state law and regulation changes in response to federal actions
- Consider state options through waivers and increase state flexibility
Questions?

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