

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



**BRIAN WEBB
ASSISTANT DIRECTOR FOR HEALTH POLICY
NATIONAL ASSOCIATION OF
INSURANCE COMMISSIONERS**

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?



Brian Webb

Assistant Director for Health Policy

NAIC

202-471-3978

bwebb@naic.org