

The ACA Marketplaces and Coverage: Where Do We Stand?



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EXHIBIT 1

Status of the Marketplaces

- Marketplaces were widely viewed as stable or stabilizing in most states in early 2017.
- Marketplaces are still young: they need certainty to stabilize.
-  CSR funding, enforcement of individual mandate, strong outreach and enrollment effort for 2018?
-  2018 premium increases will be greater than projected, fewer insurers are participating.



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EXHIBIT 2

What is Stability?


- Affordable plans for people at all income levels.
- Steady and predictable enrollment growth.
- Balance of healthy and less healthy enrollees.
- Steady and predictable annual premium changes.
- Consistent participation by insurers.



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EXHIBIT 3

Enrollment: Where Do We Stand on Coverage?

- 17-18 million people in individual market, including 10 million in marketplace plans.
- 15 million people gained Medicaid because of expansion.
- 28 million uninsured.
-  The health of up to 60 million people dependent on the ACA.



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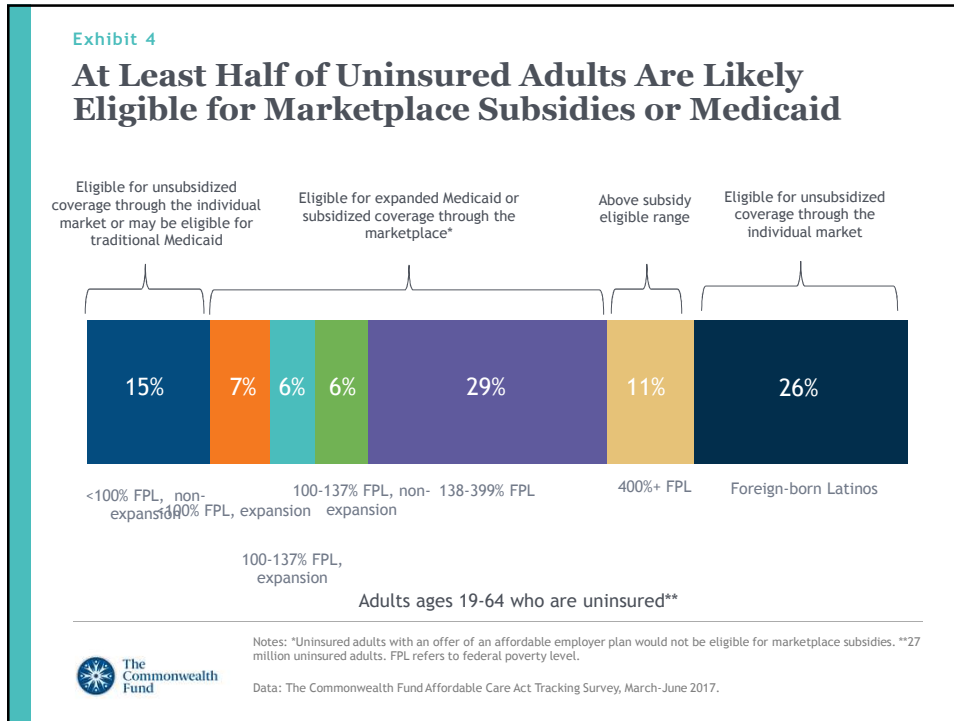


EXHIBIT 5

Outreach and enrollment assistance remain important

- 40 percent of uninsured adults were not aware of the marketplaces.
- 59 percent of uninsured adults who knew about the marketplaces said they hadn't visited because they didn't think they could afford a plan.
- 74 percent of uninsured adults who visited said they couldn't find an affordable plan.

➤ Enrollment assistance matters: Adults who received personal assistance were more likely to enroll than those who didn't.

Source: The Commonwealth Fund Affordable Care Act Tracking Survey, March-June 2017.

EXHIBIT 6

Enrollees with subsidies view their costs as affordable

- 71 percent of lower income enrollees paid premiums equal to or less than adults in employer plans, but adults with higher incomes paid more.
- Lower income enrollees were more protected from premium increases than those with higher incomes.
- Lower income enrollees were more likely to view their premiums as affordable than those with higher incomes.
- Most lower income enrollees had lower deductibles than higher income enrollees.



Source: The Commonwealth Fund Affordable Care Act Tracking Survey, March-June 2017.

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EXHIBIT 7

Short and long term policy options for stability and greater coverage

- Short-term: Funding for CSRs, individual mandate enforcement, strong outreach and enrollment effort.
- Long term:
 - Tax credits and CSRs available to people with higher incomes.
 - Medicaid expansion in all states or tax credits for those eligible.
 - Reinsurance.
 - Fall-back plans for counties without insurers.



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