

Steps To Improve Stability and Sustainability in the Individual Health Insurance Market

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What is necessary for a stable and sustainable individual health insurance market

- Individual enrollment at sufficient levels and a balanced risk pool
- Stable regulatory environment that facilitates fair competition
- Sufficient insurer participation and plan offerings to provide insurer competition and consumer choice
- Slow spending growth and high quality of care



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Actions need to be taken to reduce uncertainty and improve stability

- Continued funding of cost-sharing reduction (CSR) reimbursements
- Enforcement of the individual responsibility penalty
- Increased external funding
- Avoid legislative/regulatory actions that could increase uncertainty or threaten stability



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Recent Academy publications

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- An Evaluation of the Individual Health Insurance Market and Implications of Potential Changes
http://www.actuary.org/files/publications/Acad_eval_indiv_mkt_011817.pdf
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