

The Individual Market at a Crossroads: Health Insurance in 2017 and Beyond



**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**

What's Next?



- **2018 Participation – Forms and Rates**

- **Legislation**
 - Repeal and Replace
 - Immediate Reforms & Funding
 - Anti-Trust; Association Health Plans; Interstate Sales

- **Regulation**
 - Market Stability – More Flexibility?
 - Transition Plans
 - Enforcement

- **Waivers**

- **Lawsuits**

Questions?



Brian Webb

Assistant Director for Health Policy

NAIC

202-471-3978

bwebb@naic.org