

# The Effects of Expiring Pandemic Relief Measures on Coverage and Affordability: A Future Outlook

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JULY 15, 2022

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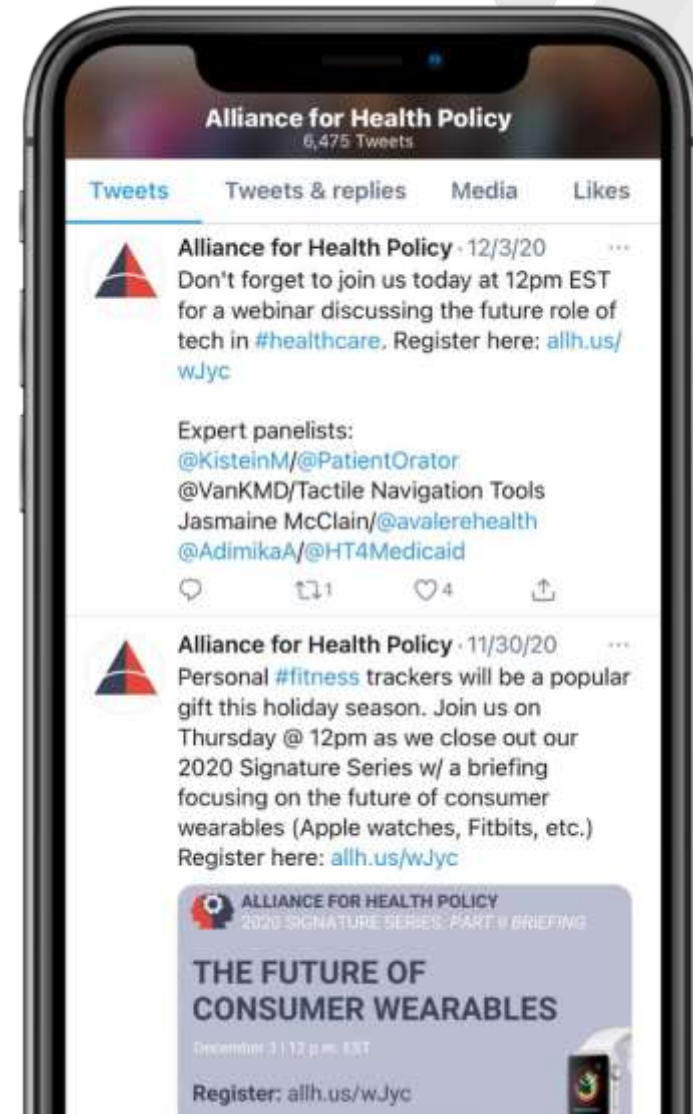


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# PARTICIPATING



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# PRESENTERS



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Vice President, Health Care Coverage and Access  
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# The Effects of Expiring Pandemic Relief Measures on Coverage and Affordability

Alliance for Health Policy Briefing, The Effects of Expiring Pandemic Relief Measures on Coverage and Affordability: A Future Outlook

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July 15, 2022

Sara R. Collins, Ph.D. *Vice President, Health Care Coverage, Access and Tracking  
Health System Performance*

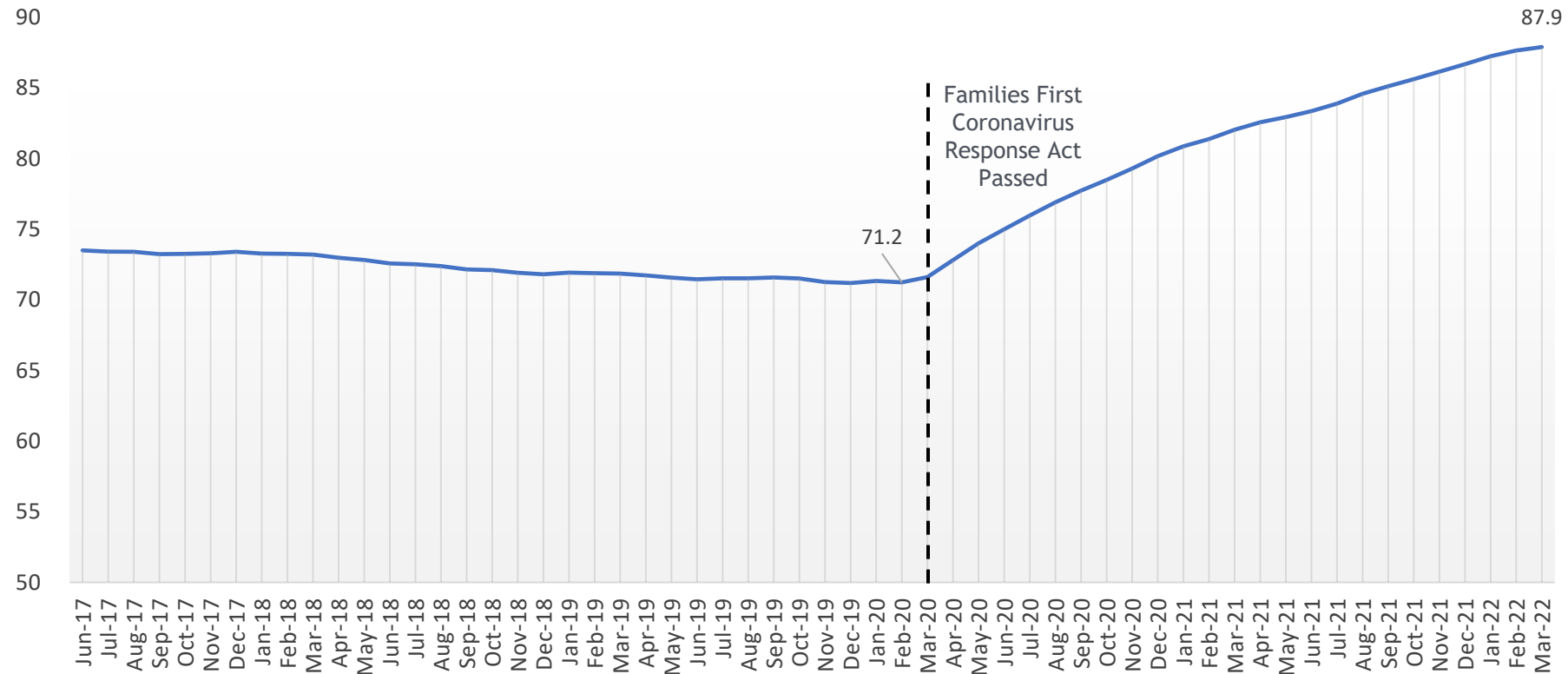


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# 17 million more people are enrolled in Medicaid and CHIP than in February 2020, largely because of FFCRA's continuous enrollment provision

Total Medicaid and CHIP monthly enrollment, June 2017 – March 2022



Notes: Data are subject to change based on subsequent CMS enrollment reports.

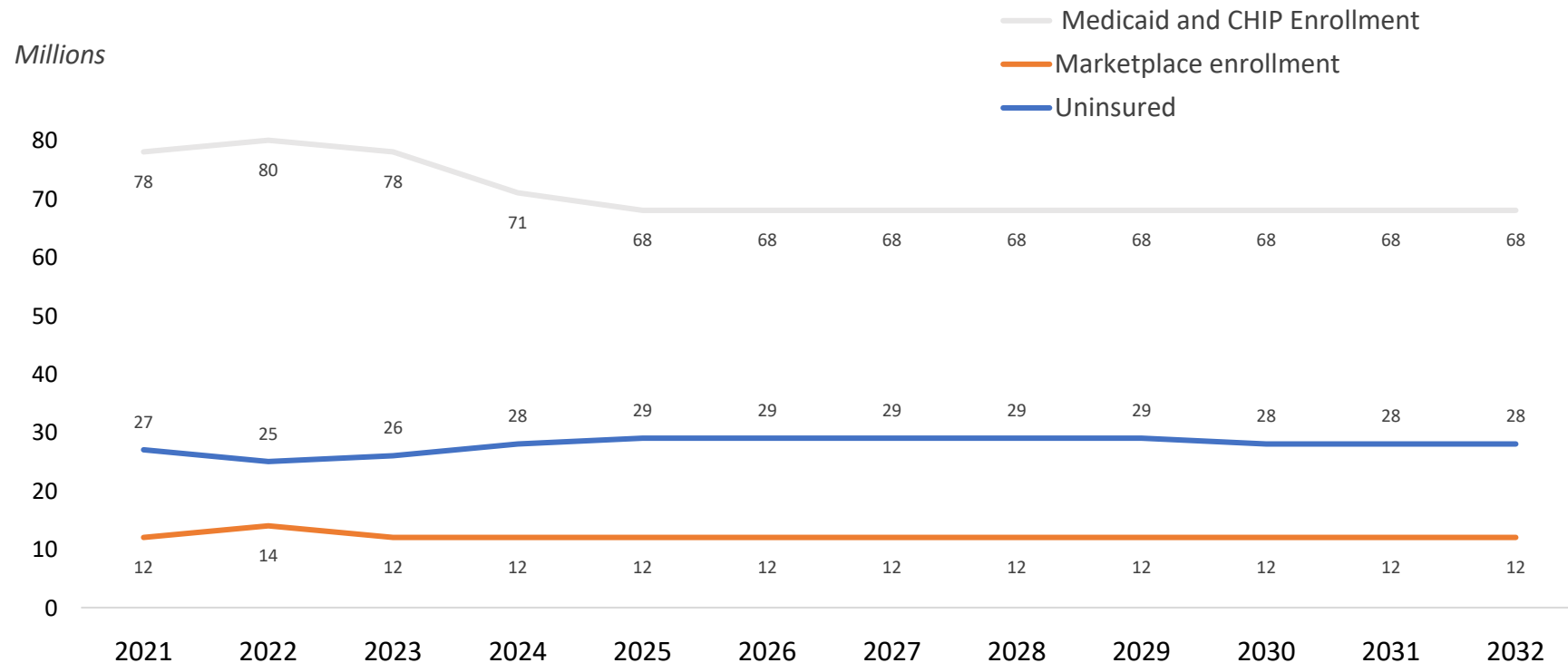
Data: KFF. [Medicaid and CHIP Monthly Enrollment](#), June 2017 – March 2022, as of June 29, 2022; CMS. [Medicaid & CHIP Monthly Applications, Eligibility Determinations, and Enrollment Reports](#), March 2022 (preliminary), as of June 29, 2022.

Source: Sara R. Collins, "With the Economic Outlook Uncertain, Americans are on the Brink of Premium Pain and Health Insurance Loss," *To The Point* (blog), Commonwealth Fund, July 2022



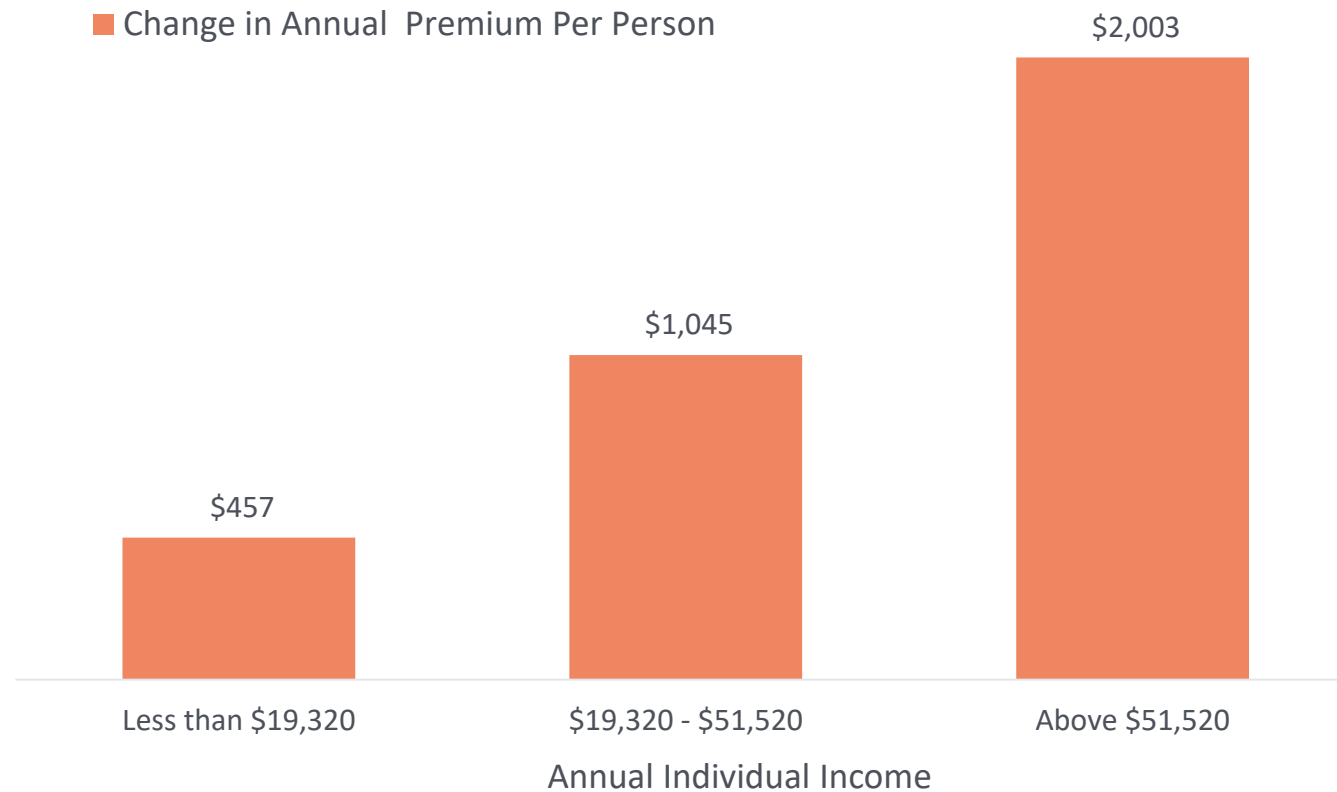
# CBO projects Medicaid and marketplace enrollment declines and more people uninsured following expiration of FFCRA continuous enrollment and ARPA subsidies

*Projections of health insurance coverage for people under age 65, 2021 – 2032*



# If the ARPA subsidies expire, people with marketplace coverage would pay \$1,00s and \$1,000s more in annual premiums

*Change in average household premium per person with nongroup coverage if enhanced premium tax credits expire, 2023*

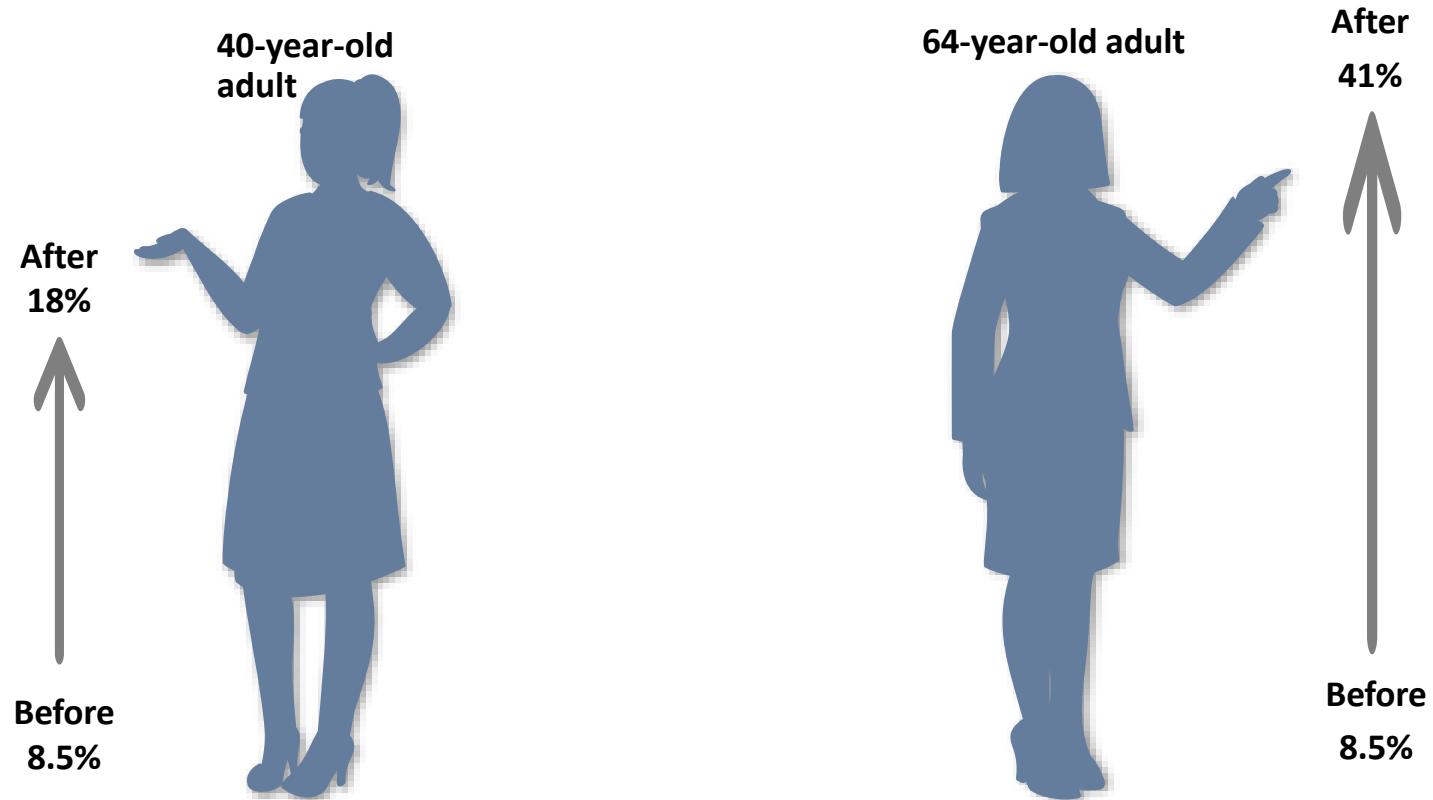


Note: Limited to non-tobacco users with silver plans. FPL is federal poverty level

Source: Buettgens, Matthew et al., [What If the American Rescue Plan Act Premium Tax Credits Expire? Coverage and Cost Projections for 2023](#). (Urban Institute, Apr. 2022)

# If the ARPA subsidies expire, a 64 year-old in WV or WY with income of \$51,521 would see their premiums jump from 8.5% of income to 41%

*Average premiums as a share of an individual's income of \$51,521 in WV and WY if ARPA subsidies expire, 2023*



Note: Limited to non-tobacco users with silver plans. FPL is federal poverty level.

Source: Cox, Cynthia. [Falling off the Subsidy Cliff: How ACA Premiums Would Change for People Losing Rescue Plan Subsidies](#). (KFF, June. 2022)

# What Congress can do to prevent premium pain and coverage loss

Extend the ARPA marketplace tax credit enhancements.

Require states to conduct Medicaid eligibility redeterminations gradually and phase down the FFCRA enhanced Medicaid matching funds rather than eliminate them as soon as the PHE ends.

Provide a federal fallback option for people eligible for Medicaid in states that have yet to expand their programs; reduces the number of uninsured by estimated 4.1 million.

Apply the lessons from the pandemic and make it easier for adults to maintain Medicaid by giving states a continuous eligibility option without the need to apply for a waiver.

Require states to provide one-year of post-partum coverage in Medicaid.

# Thank you!



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Program Assistant, Health  
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## **Katie Keith, J.D., MPH**

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Katie Keith, JD, MPH

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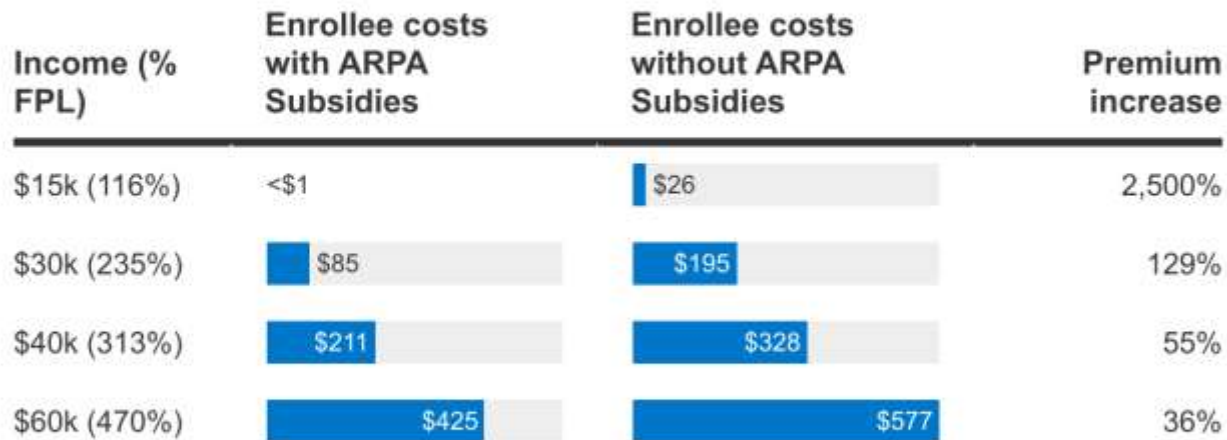
# American Rescue Plan Helps Lead to Record-High Enrollment



# American Rescue Plan Helps Lead to Record-High Enrollment

Figure 1

Average Monthly Premium Payment for Individual Market Enrollees Under American Rescue Plan Act



NOTE: Premiums shown reflect the second-lowest cost silver plan. Prior to the ARPA, California was the only state to offer premium subsidies to people making over 400% of poverty. Premiums shown for \$60k income threshold are those of a 48 year-old. FPL is the federal poverty level.

SOURCE: KFF Subsidy Calculator

KFF

**Enrollment:** 14.5 million people enrolled in marketplace coverage for 2022 (increase by 21% from 2021)

**Affordability:** 28% of consumers selected a plan for \$10/month or less

# Risk of Premium Shock for 2023

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## **Sunset of ARPA subsidies means premium hikes, coverage losses**

- More than 3 million people would become uninsured
- More than 10 million people would face premium hikes
- Risk of premium shock will be especially high for middle-income Americans

## **Timing matters to keep premiums down**

- Insurers and marketplaces make rate decisions by Q3 of 2022
- Coverage losses if ARPA subsidies expire mean higher premiums
- Timelines for marketplace processes and consumer outreach mean failure to act swiftly could result in confusion and coverage losses even if Congress ultimately extends the ARPA subsidies

# Thank you!

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More resources available at:

<https://oneill.law.georgetown.edu/initiatives/health-policy-and-the-law/>



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Chief Executive Officer

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# Kevin N. Patterson, MPA MURP

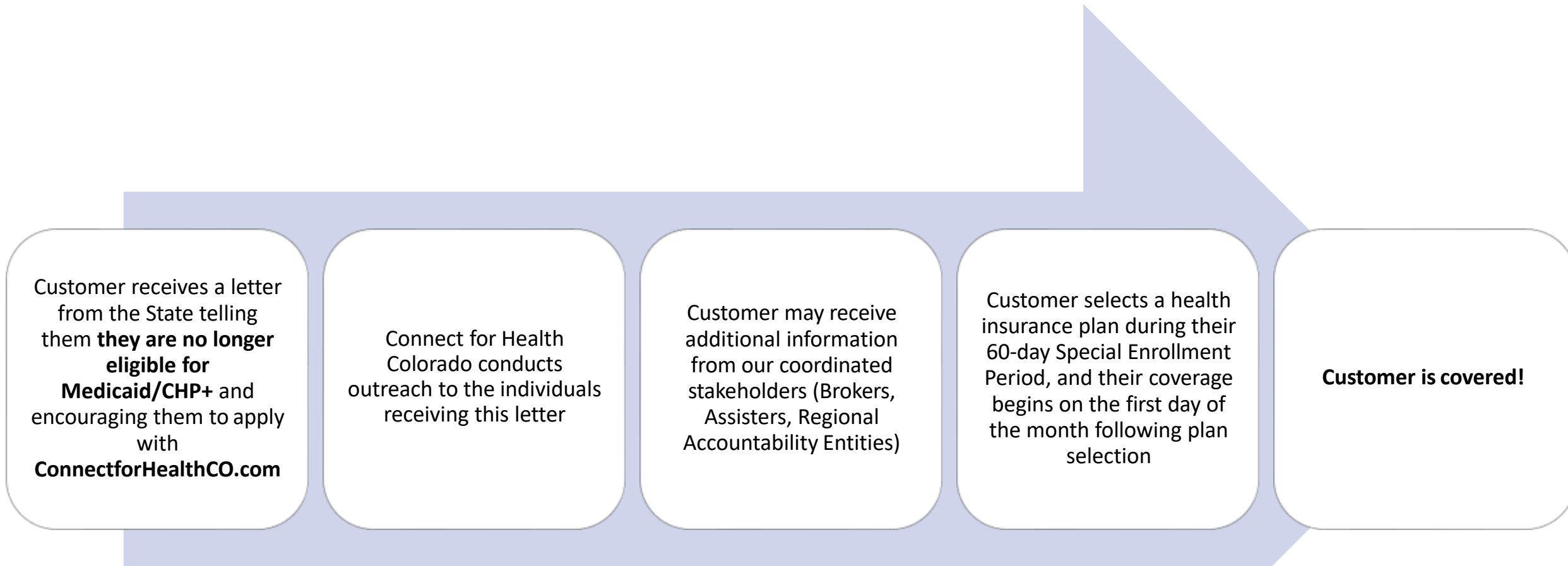
## Chief Executive Officer, Connect for Health Colorado

[ConnectforHealthCO.com](http://ConnectforHealthCO.com)





# Medicaid to Marketplace Coverage Bridge





# American Rescue Plan Subsidies At Risk

## Without Congressional action...

- An estimated 76% of Colorado marketplace enrollees will see reduced or eliminated financial help
- Average premium spending by household is estimated to increase by about 39% annually
- An estimated 25,500 Coloradans will lose their health coverage

## Impact on End of Public Health Emergency planning...

- The end of the Public Health Emergency will require Medicaid and CHP+ redeterminations for more than 550,000 Coloradans
- **Affordable marketplace coverage options for individuals and families losing Medicaid and CHP+ coverage will be crucial for their continuity of care**



@CareSource

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# Alliance for Health Policy

## *The Effects of Expiring Pandemic Relief Measures on Coverage and Affordability: A Future Outlook*

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# APTC Subsidy Expansion Prospects



## Budget Reconciliation

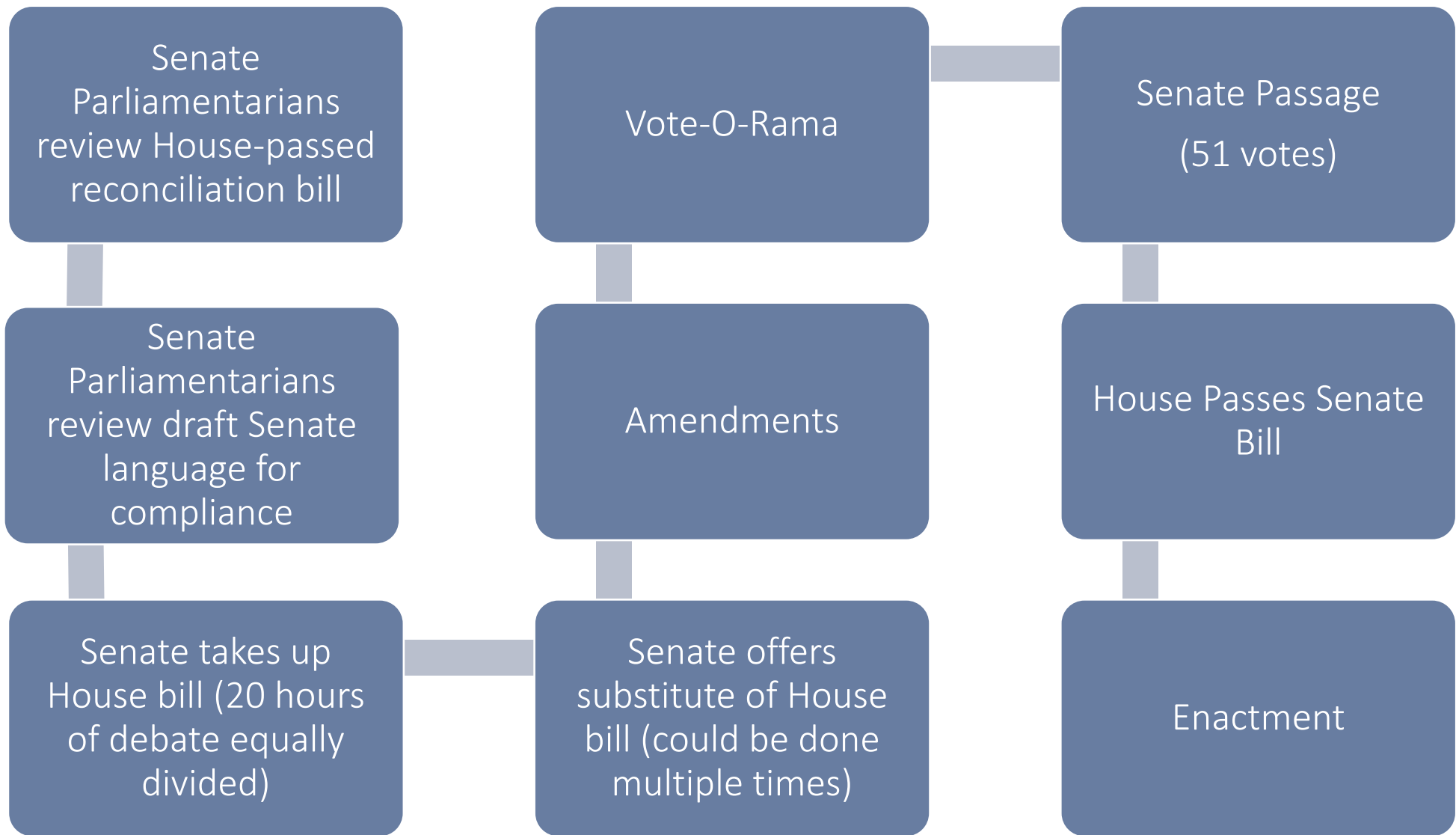
- Revised proposal to lower prescription drug prices. (\$287 billion over 10 years).
- APTC expansion options on the table include short term, permanent, changes to silver loading, further means testing.
- Other health priorities include extending Medicare solvency by several years.



## Bi-Partisan Deal

- GOP Policy/ Spending Concerns
- Continuing Resolution
- Hyde Amendment
- 2017 Lessons Learned

# Likely Reconciliation Process/Timing



# Administrative Action



**Extend PHE**

**Rate filing flexibility**

**Additional guidance on  
Medicaid  
redeterminations**

**Increase consumer  
communication/support**

**Prepare for possible SEP in  
early 2023**





**For more information, visit [leavittpartners.com/federal-insights-and-advocacy/](https://leavittpartners.com/federal-insights-and-advocacy/)  
or email:  
[elizabeth.wroe@leavittpartners.com](mailto:elizabeth.wroe@leavittpartners.com)**

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