



AMERICA'S ESSENTIAL HOSPITALS

Health Insurance Marketplaces: Opportunities and Challenges

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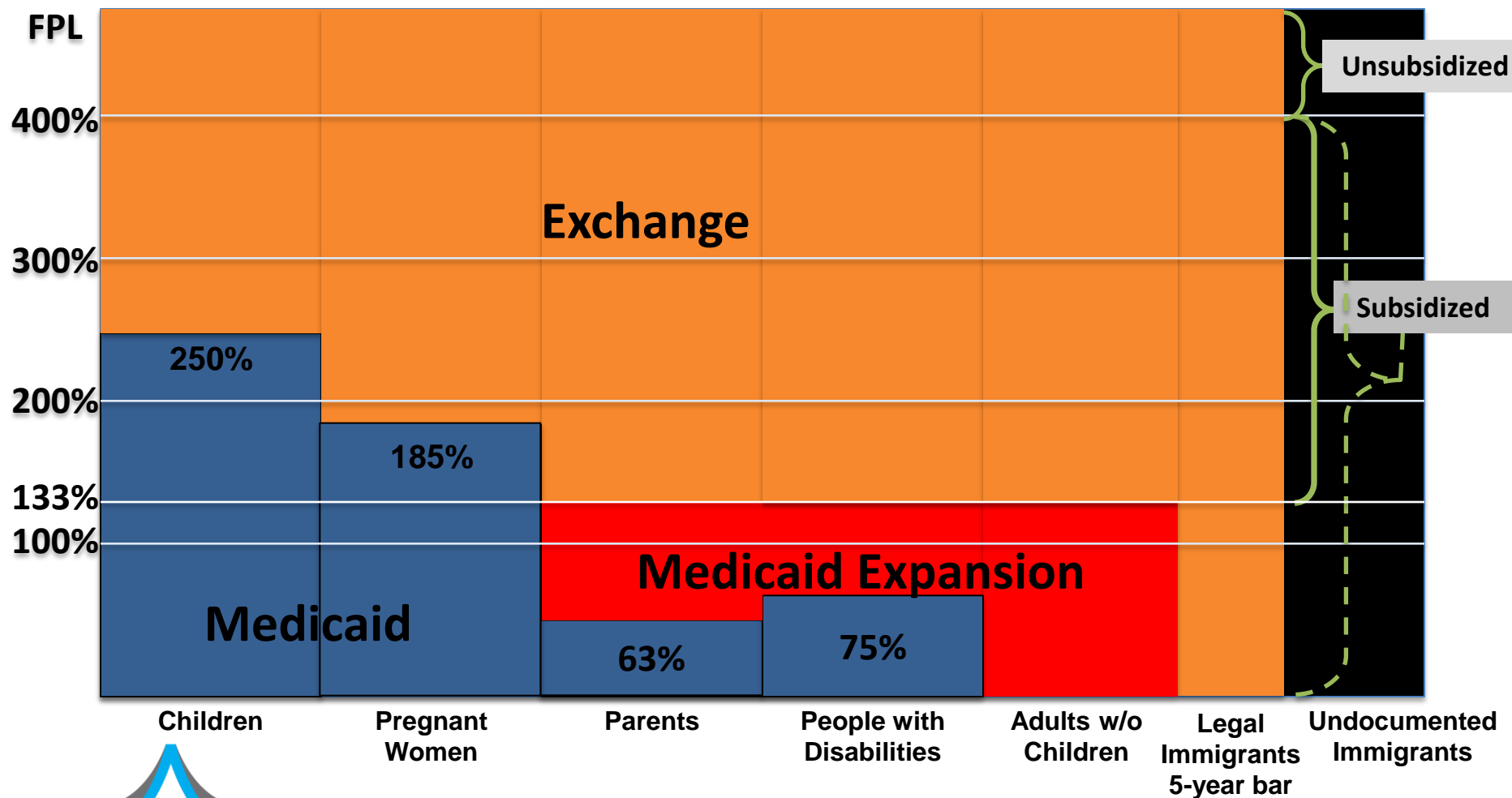
October 1, 2013



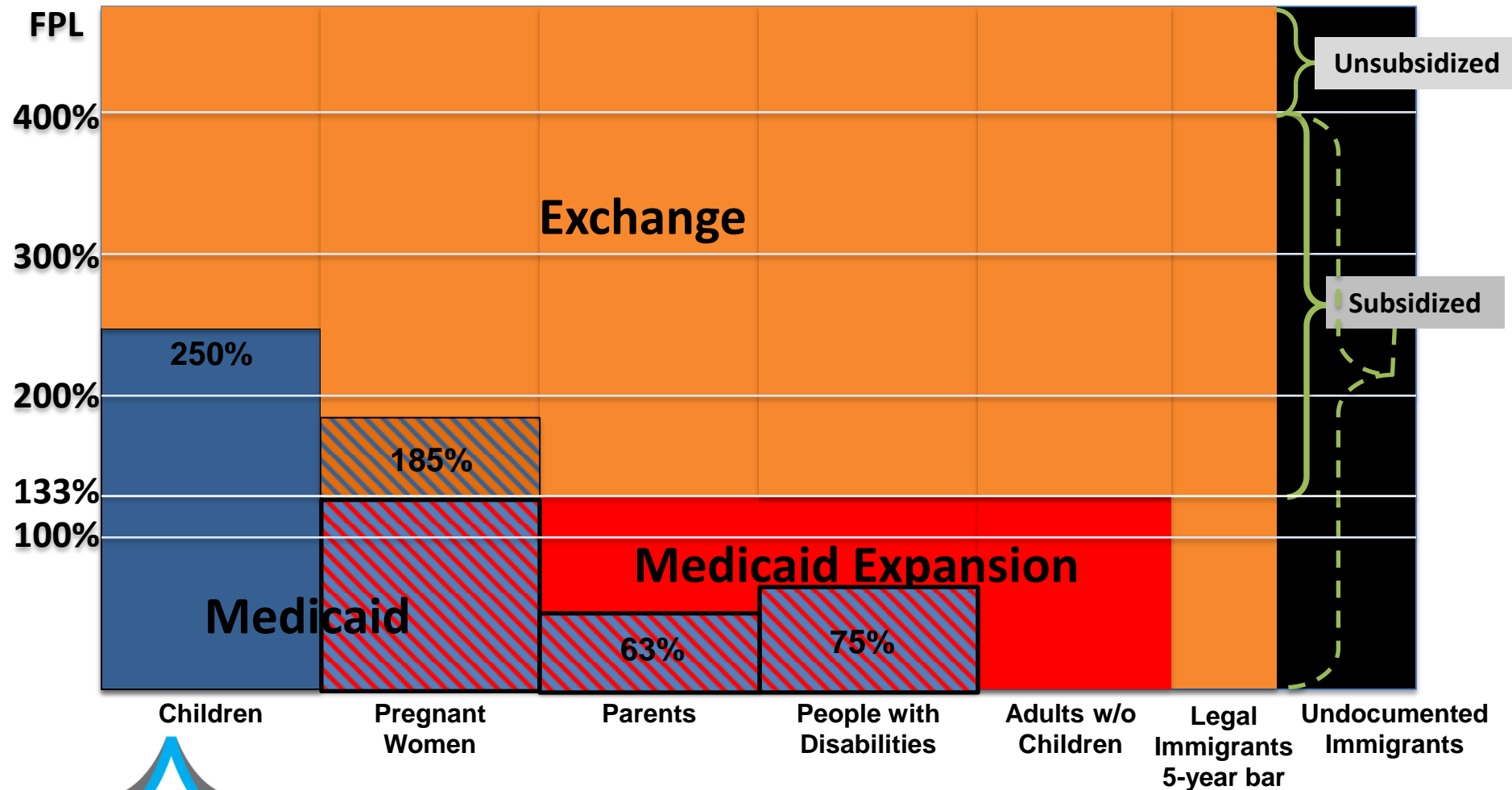
PATCHWORK OF COVERAGE PROGRAMS: STATE VARIATIONS



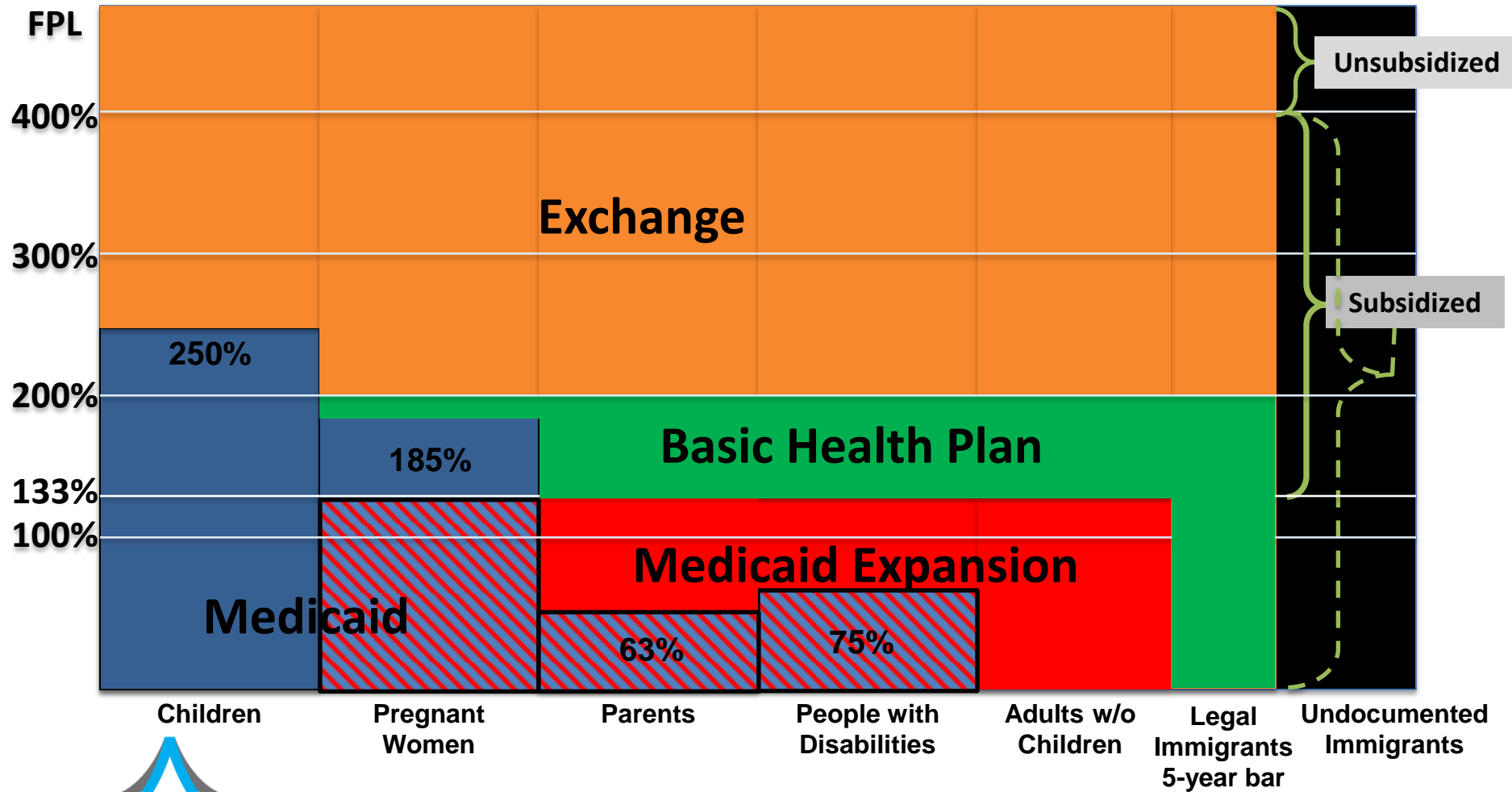
MARKETPLACE IN AN EXPANSION STATE



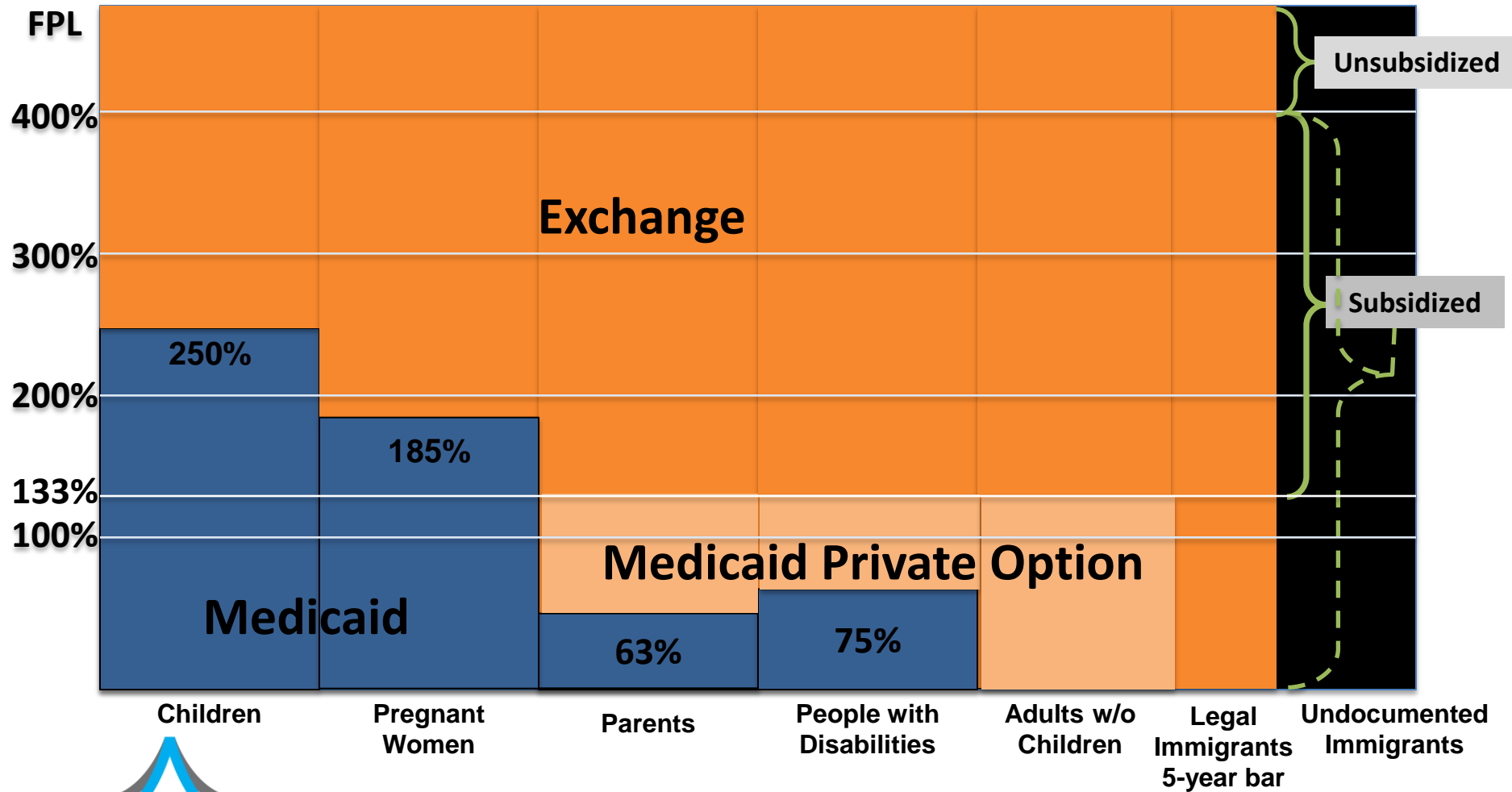
MARKETPLACE IN AN EXPANSION STATE: SHIFT OVER TIME



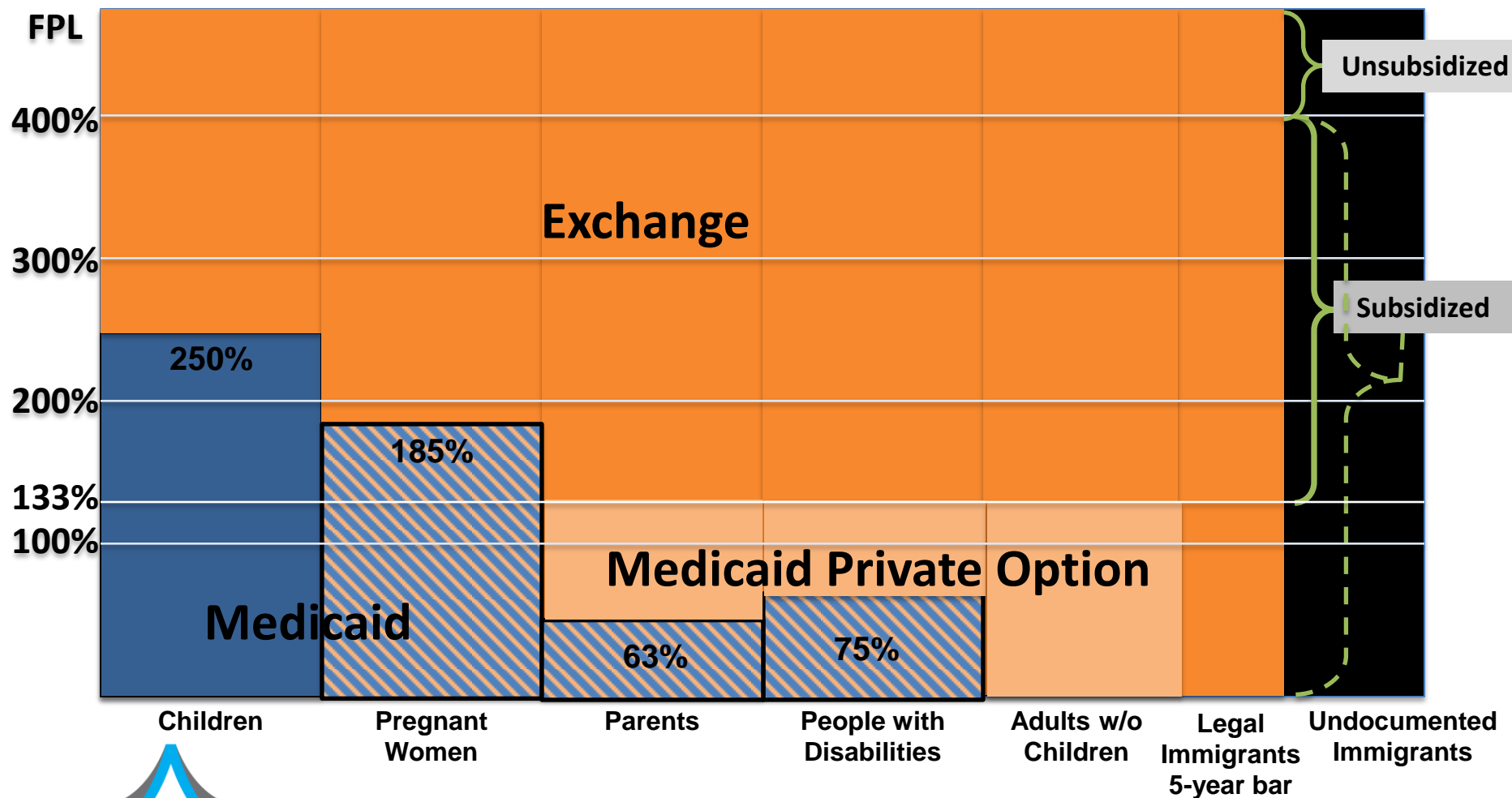
MARKETPLACE IN AN EXPANSION STATE WITH BASIC HEALTH PROGRAM



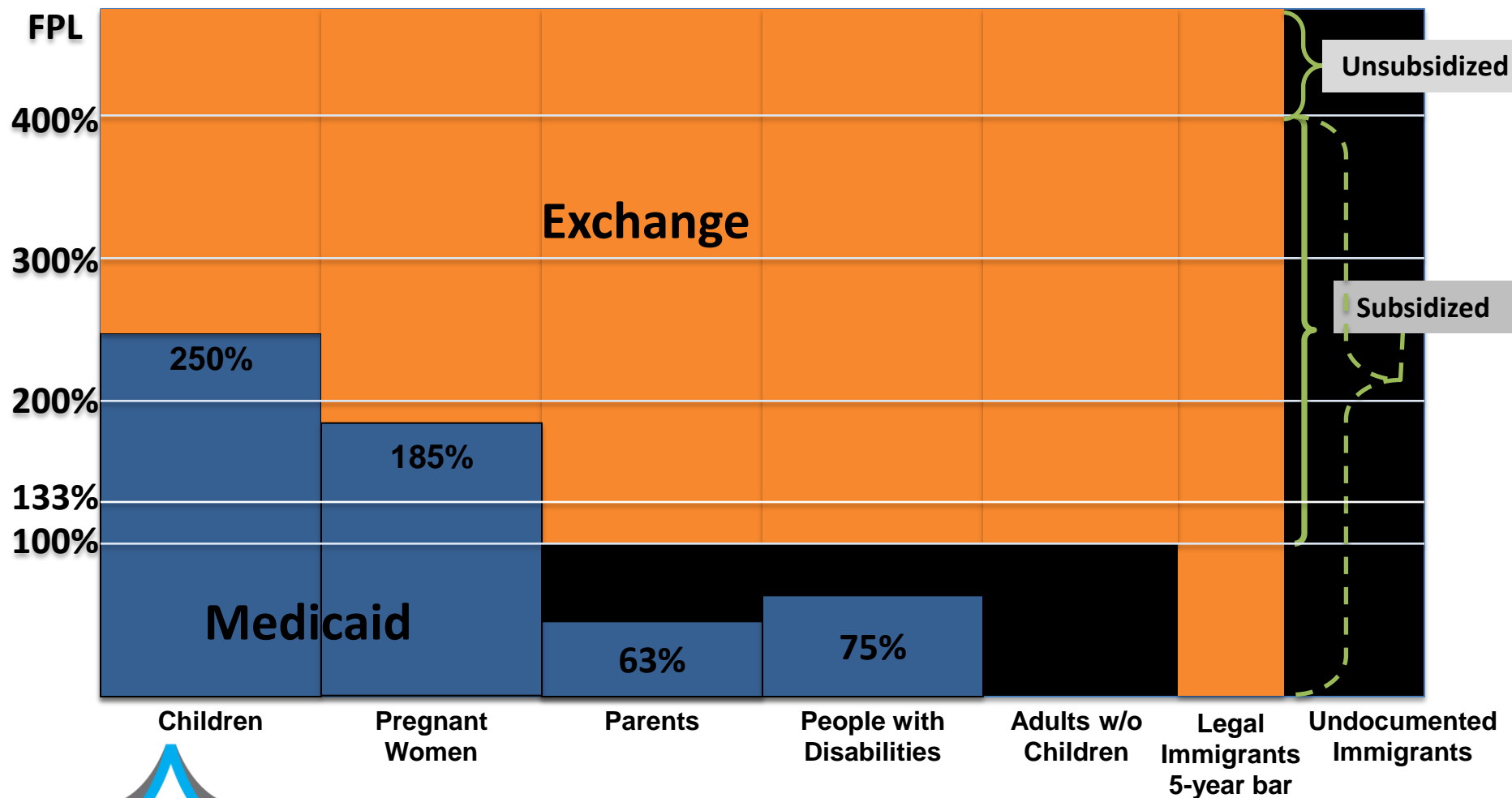
MARKETPLACE IN ARKANSAS



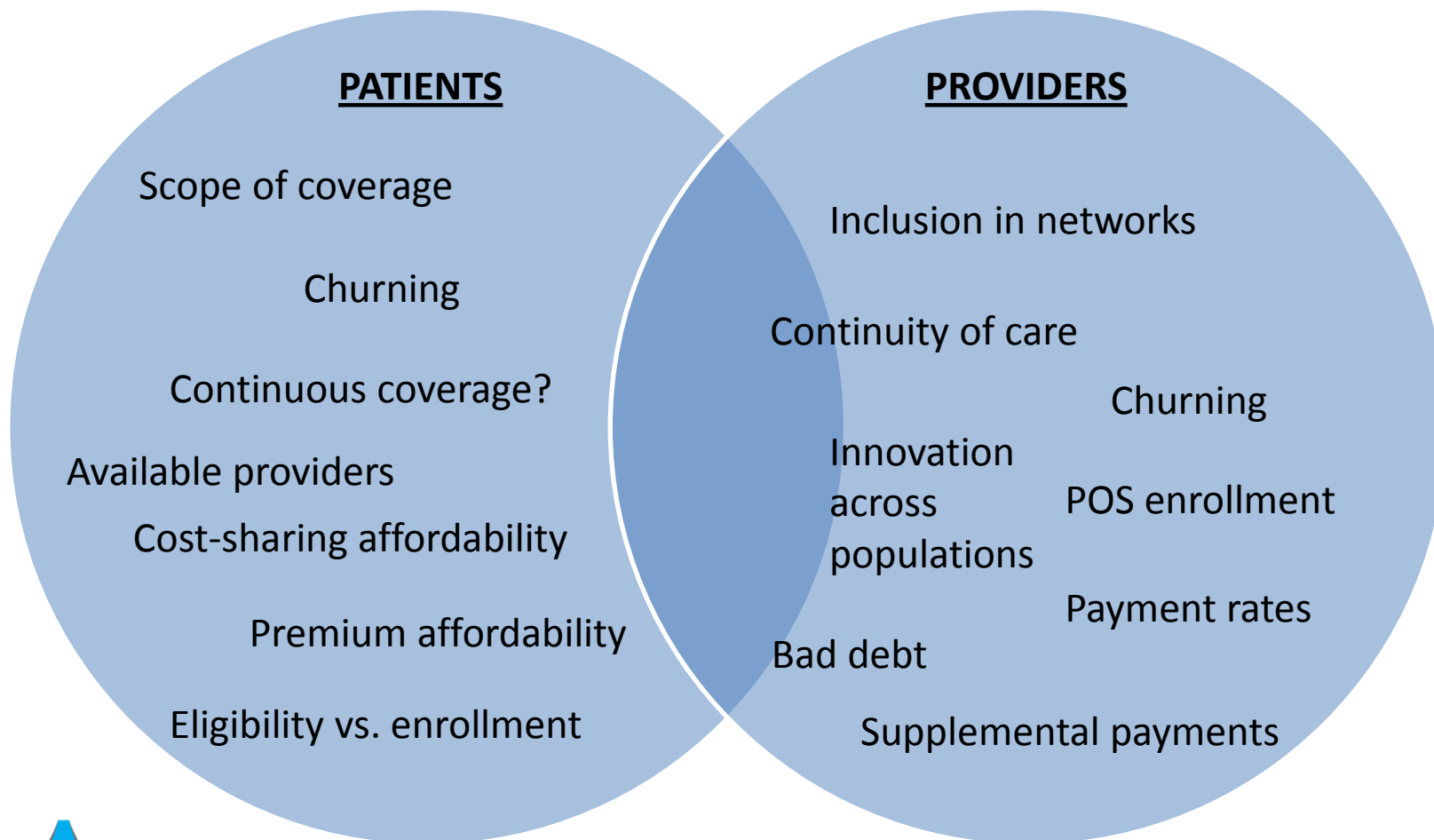
MARKETPLACE IN ARKANSAS: SHIFT OVER TIME



MARKETPLACE IN NON-EXPANSION STATE



THEMES ACROSS COVERAGE PROGRAMS



FOCUS ON EXCHANGES



ENROLLMENT OPENS OCT. 1

The screenshot displays the HealthCare.gov website. At the top, the logo "HealthCare.gov" is on the left, and navigation links "Learn", "Get Insurance", and "Log in" are in the center. A "Español" link is on the right. Below the logo, there are links for "Individuals & Families", "Small Businesses", and "All Topics" with a dropdown arrow. A search bar with the text "SEARCH" is on the right. The main banner features a smiling woman's face on the right and the text "The Health Insurance Marketplace is Open!" on the left. Below this text, it says "Enroll now in a plan that covers essential benefits, pre-existing conditions, and more." and "Plus, see if you qualify for lower costs." A green "APPLY NOW" button is centered. Below the banner, a grey bar contains the text "WANT TO LEARN MORE FIRST?" and a "START HERE" button. Below this, a dark blue bar has five navigation links: "Get covered: A one-page guide", "Find the Marketplace in your state", "Get lower costs on health insurance", "See what Marketplace insurance covers", and "Get help with your application". At the bottom, a light grey bar contains the "Health Insurance Marketplace" logo, a "180 DAYS LEFT TO ENROLL" countdown, and three calendar icons: "OCT 1 Open Enrollment Began", "JAN 1 Coverage Can Begin", and "MAR 31 Open Enrollment Closes".

HealthCare.gov

Learn Get Insurance Log in Español

Individuals & Families Small Businesses All Topics ▾

SEARCH

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Enroll now in a plan that covers essential benefits, pre-existing conditions, and more.

Plus, see if you qualify for lower costs.

APPLY NOW

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Health Insurance Marketplace

180 DAYS LEFT TO ENROLL

OCT 1 Open Enrollment Began **JAN 1** Coverage Can Begin **MAR 31** Open Enrollment Closes

TOP OF MIND MARKETPLACE ISSUES

Implications of Delays

- Employer Mandate
- Drug costs

Essential Community Providers

- Are you an ECP?
- State vs. Federal standards
- Inclusion in plan networks?
- Rates?

America's Essential Hospitals

Premiums

- Affordability?
- Continuity of coverage

Cost Sharing

- Affordability?
- Bad debt
- Charity care

Enrollment and Outreach

Other challenges/issues/opportunities/successes?

TIMELINE FOR IMPLEMENTATION

Delayed

<u>ACA Provision</u>	<u>New Date</u>
Single out-of-pocket spending limit for medical services/drugs	2015
Employer mandate (penalties) and reporting	Jan. 1, 2015
SHOP exchange enrollment	Nov. 1, 2013
Income verification state-based exchanges	2015 (sampling permitted)
Basic Health Plan	2015
State technical delays (DC, OR, CO, others)	?

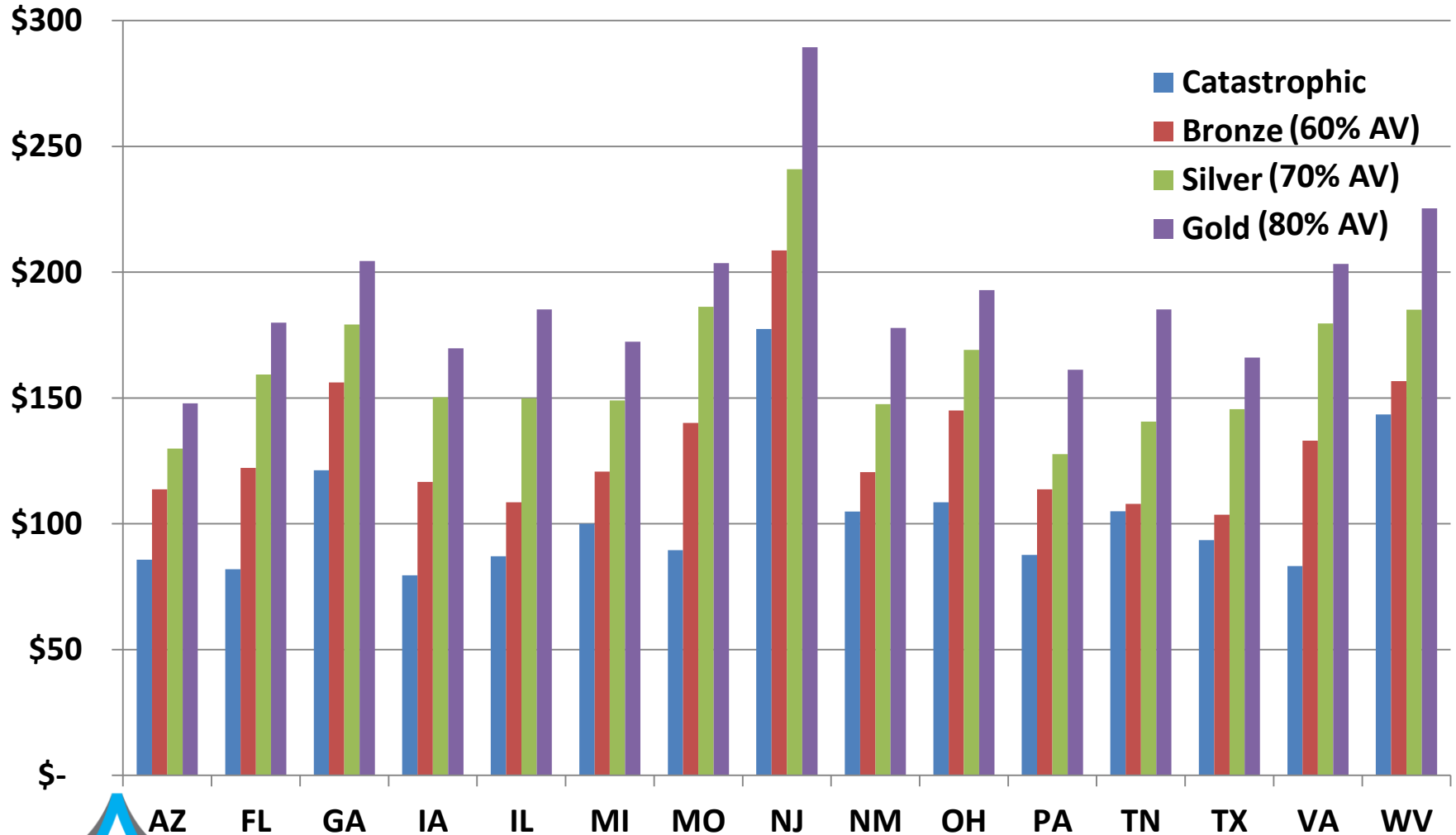
On Time

<u>ACA Provision</u>	<u>Date</u>
Enrollment in individual exchanges	Oct. 1, 2013
Exchange coverage begins	Jan. 1, 2014
Medicaid Expansion (opting states)	Jan. 1, 2014
Individual mandate	Jan. 1, 2014
Insurance reforms	Jan. 1, 2014
Income verification federal exchanges	Jan. 1, 2014
Medicaid coverage preventive services	Jan. 1, 2013
Medicaid PC payments	Jan. 1, 2013



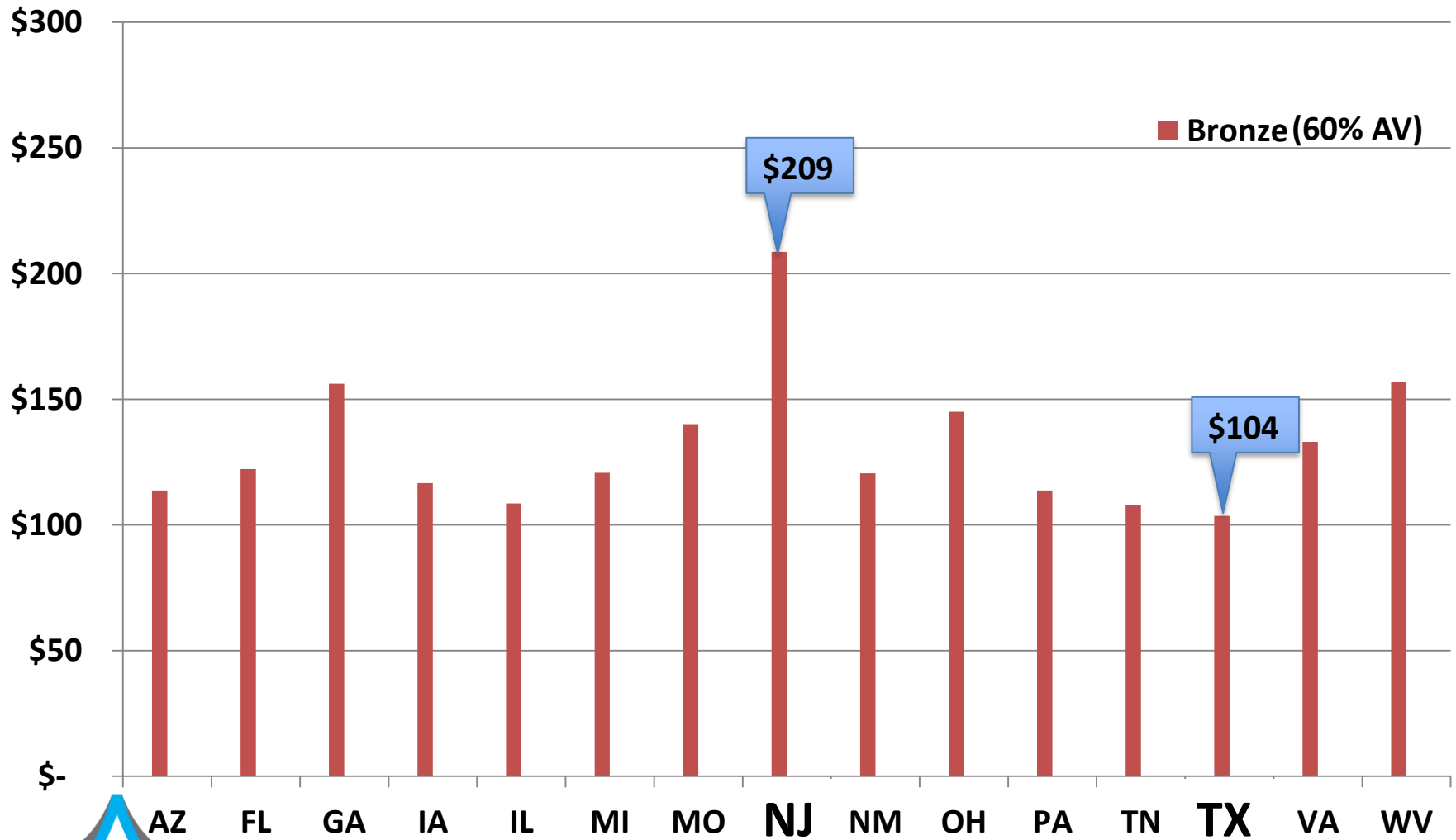
VARIATION IN EXCHANGE PREMIUMS

(Lowest Monthly Premium by Metal Category)



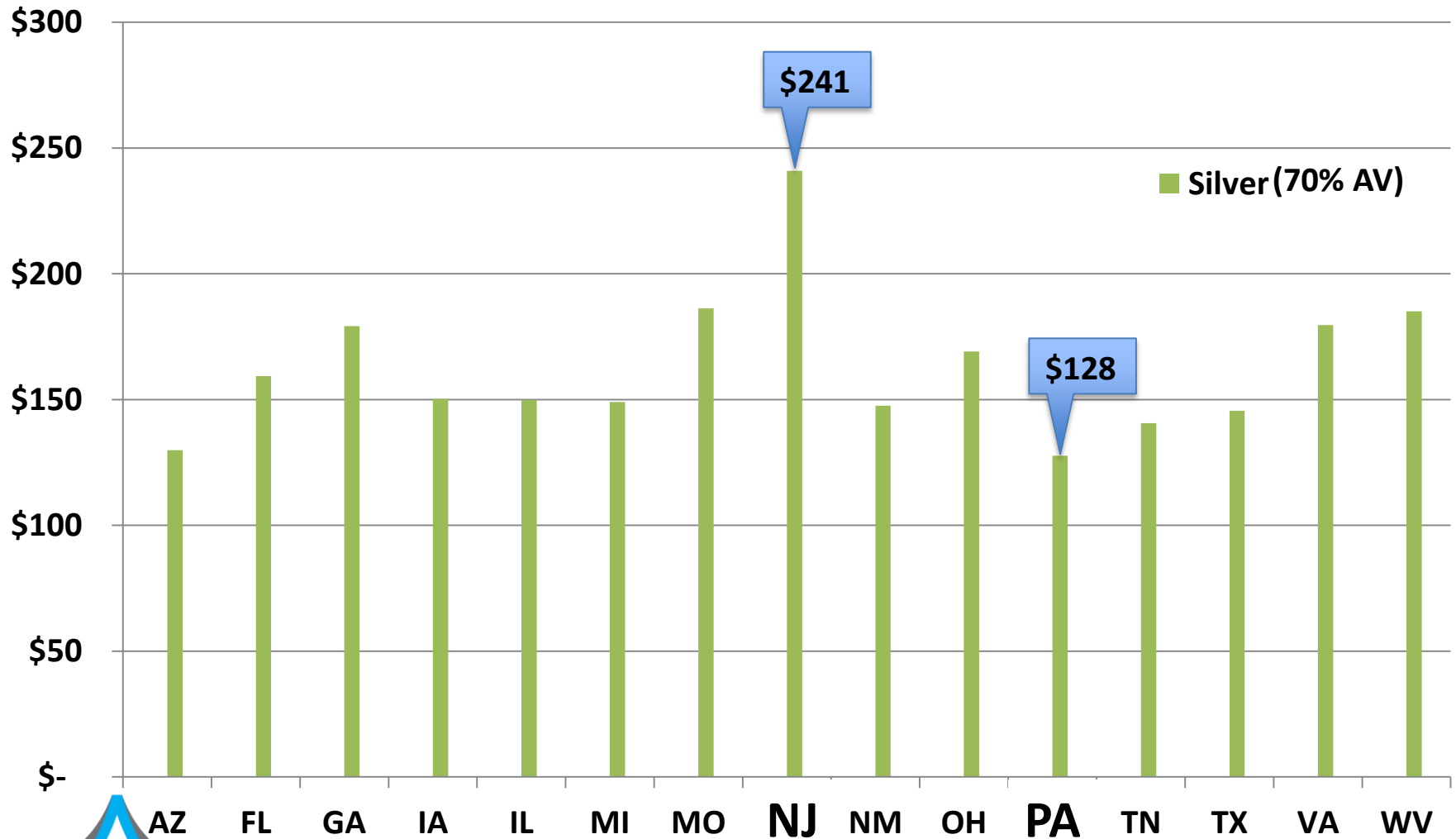
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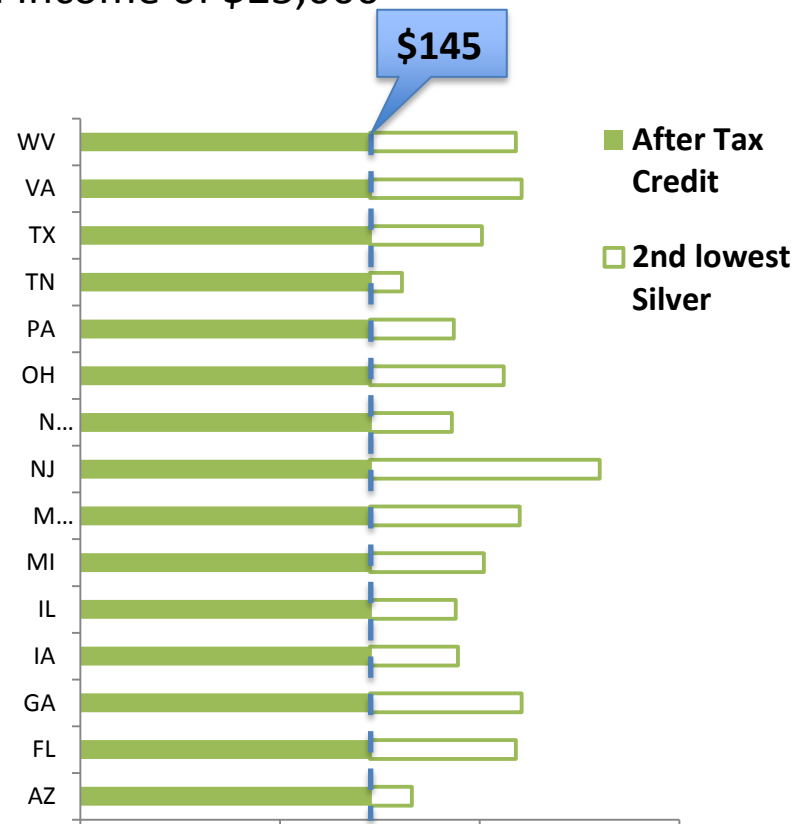
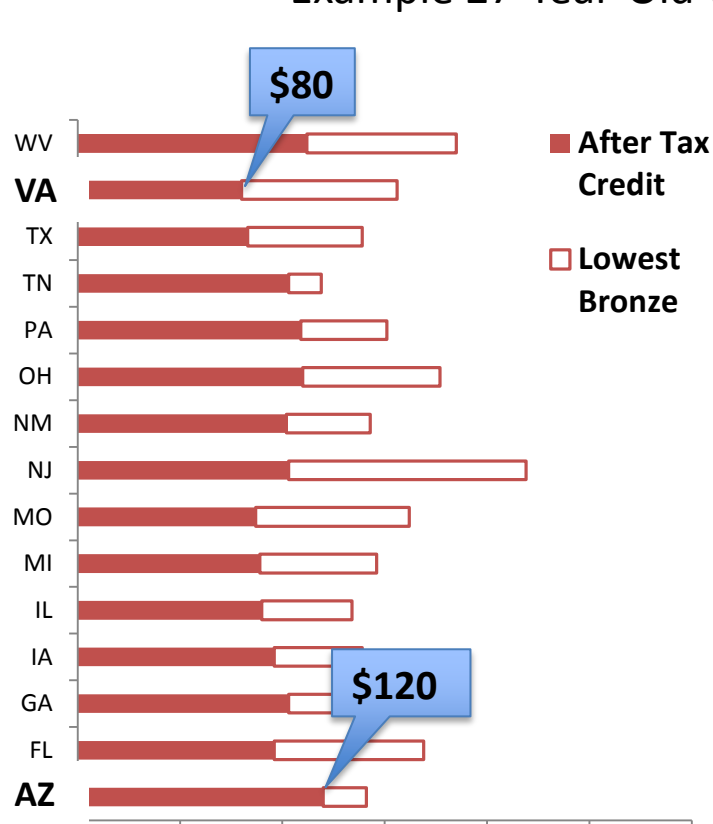
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PREMIUM AFTER TAX CREDIT

Example 27-Year-Old with an Income of \$25,000



MARKETPLACE COST-SHARING ASSISTANCE

- Cost-sharing subsidies available for individuals with incomes between 100% and 250% of FPL
- Requires enrollment in a silver plan (actuarial value 70%)
- Effectively increases the actuarial value of the plan

Income Level	Actuarial Value
100-150% FPL	94%
150-200% FPL	87%
200-250% FPL	73%

- Out-of-pocket limits also lower between 100% and 400% FPL

Income Level	Reduction in Out-of-Pocket Liability
100-200% FPL	2/3 of maximum (\$2,117 in 2014)
200-300% FPL	1/2 of maximum (\$3,175 in 2014)
300-400% FPL	1/3 of maximum (4,233 in 2014)



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