What’s Next for Marketplaces: Trends in a Post *King* World

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Current State of Marketplace Models

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States may request waivers from HHS and the Treasury Department of certain requirements of the Affordable Care Act (ACA)

1. **Individual Mandate**
   - States can modify or eliminate the tax penalties that the ACA imposes on individuals who fail to maintain health coverage.

2. **Employer Mandate**
   - States can modify or eliminate the penalties that the ACA imposes on large employers who fail to offer affordable coverage to their full-time employees.

3. **Benefits and Subsidies**
   - States may modify the rules governing covered benefits and subsidies, while preserving access, affordability and comprehensiveness of coverage.

4. **Exchanges and QHPs**
   - States can modify or eliminate QHP certification and the Exchanges as the vehicle for determining eligibility for subsidies and enrolling consumers in coverage.