The Supreme Court’s Decision: What’s Next for Health Reform & States

National Conference of State Legislatures
Legislative Summit
Task Force on Federal Health Reform Implementation

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Significance of Supreme Court Ruling

- “The Link” between market reforms and coverage requirement upheld
- Important foundation given states’ experience
Issues Confronting States

- Exchange development
- Essential health benefit benchmark plan selection
- Medicaid expansion

Exchanges: States in the Driver Seat

- States in best position to run Exchanges
- Maximize choice and competition; and avoid duplicative regulations
- Data and IT standards and processes should be uniform
Essential Health Benefits: Affordability is Key

“...if cost is not taken into account, the EHB package becomes increasingly expensive and, individuals and small businesses will find it increasingly unaffordable.”


Medicaid Health Plans: Higher Quality and Better Value

- Proven track record of outperforming state FFS programs on quality measures
- Strong alternative to help states handle budget pressures
The ACA and Affordability


- Premium Subsidies
- Cost-sharing Subsidies
- Transitional Reinsurance
- Premiums/Cost of Coverage
- Modest Incentives to Purchase Coverage
- Essential Benefit Changes
- Age Rating Compression
- Premium Tax
Age-Rating Compression:
Impact on Younger Individuals in 42 States

Health Plans Are Focused on Affordability for Families, Individuals and Businesses

“As the reform law is implemented, health plans will continue to focus on promoting affordability and peace of mind for their beneficiaries. The law expands coverage to millions of Americans, a goal health plans have long supported, but major provisions, such as the premium tax, will have the unintended consequences of raising costs and disrupting coverage unless they are addressed.”

- AHIP Statement on Supreme Court decision, June 28, 2012
For More Information

http://www.ahipcoverage.com

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