

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

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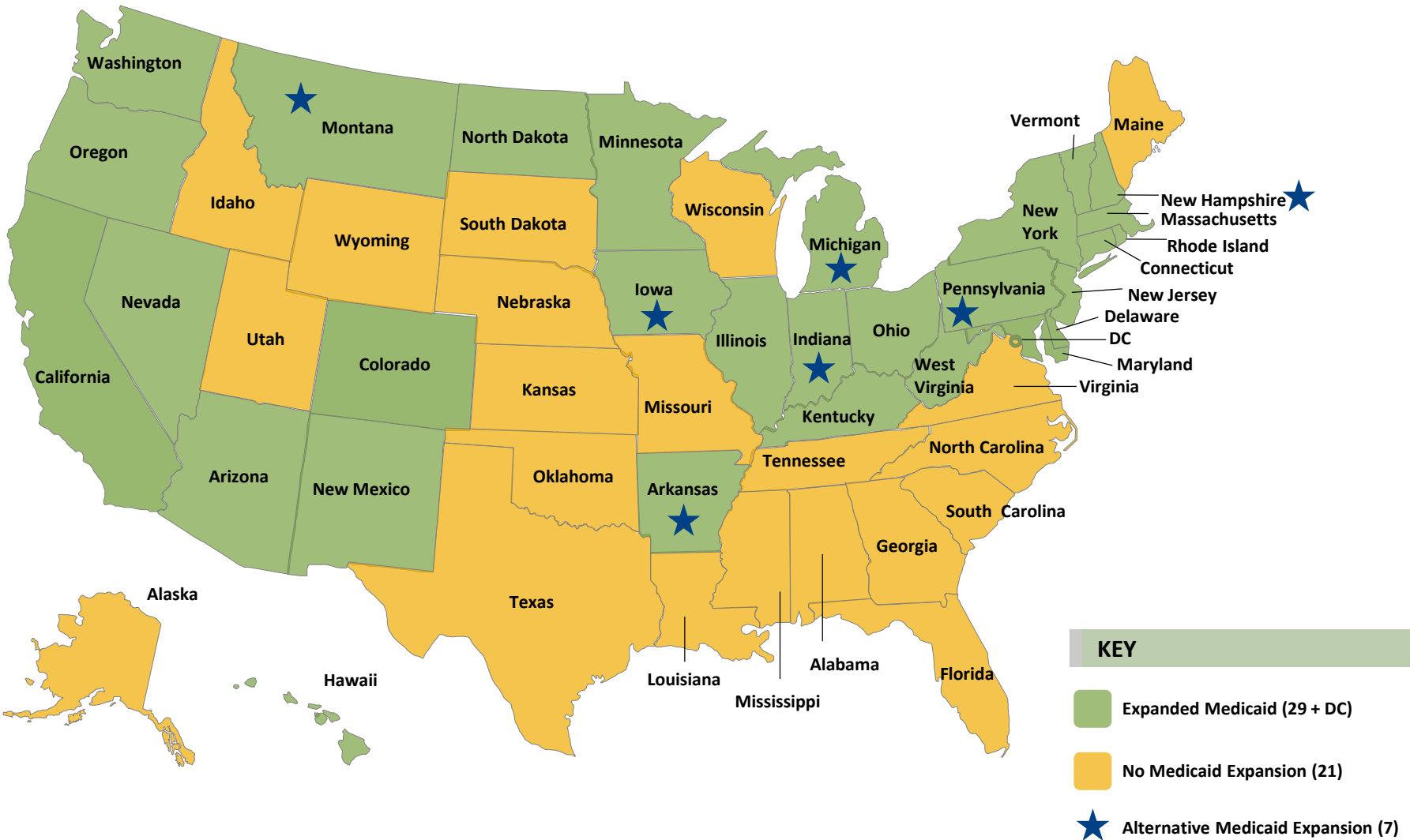
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# Current State of Marketplace Models



# Current State of Medicaid Expansion



# Innovation Waivers: What can be Waived?

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.