

Lower Premiums, More State Flexibility, Zero Score, Avoid Chaos in 2018, 2019

Notes: (1) Insurance company rates for 2019 become final about October 1, 2018. (2) These proposed changes should have been part of Graham-Cassidy but Senate rules did not allow it.

Make Section 1332 State Innovation Waivers Work

- Amend law to provide meaningful flexibility for health plan designs
 - Example: Iowa waiver
 - Example: higher co-pay opioids, lower co-pay statins
 - Example: Medicaid savings for Sec. 1332 costs (NH)
 - Repeal 2015 Regulation and Guidance
- “Alaska for All” (Maine, Minnesota)
 - State-based program to cover very sick
 - 20% premium decrease for everyone
 - NO new federal spending; savings help pay for the fund
- Streamline approval process
 - Governors apply for waiver
 - Federal waiver approval time in half
 - Fast-track approval for emergency situations
 - Fast-track approval for “me too” waivers
 - Waivers can last longer (6 years)
 - Harder for future administrations to cancel waiver
 - Model waivers help states get approved faster

New Copper Plan: Catastrophic Insurance All Ages

Interstate Health Insurance Compacts: Texas Public Policy

Redirect Existing User Fee Funding to States for Consumer Outreach

2 Years Funding Cost Sharing Reduction Subsidies (Zero score), No Double Dipping by Insurance Companies

CHAOS WITHOUT Cost Sharing (CBO, JCT, CMS):

- 20% average premium increases in 2018
- \$194 billion new federal debt over ten years
- 50% counties with one insurer today – would get worse
- Up to 16 million Americans with zero insurance options on exchanges
- Four-lane highway to single payer solution