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