

# The Short Life, Sudden Death and Potential Resurrection of the American Healthcare Act as the Better Care Reconciliation Act (BCRA) Plus....

By Mike Bertaut

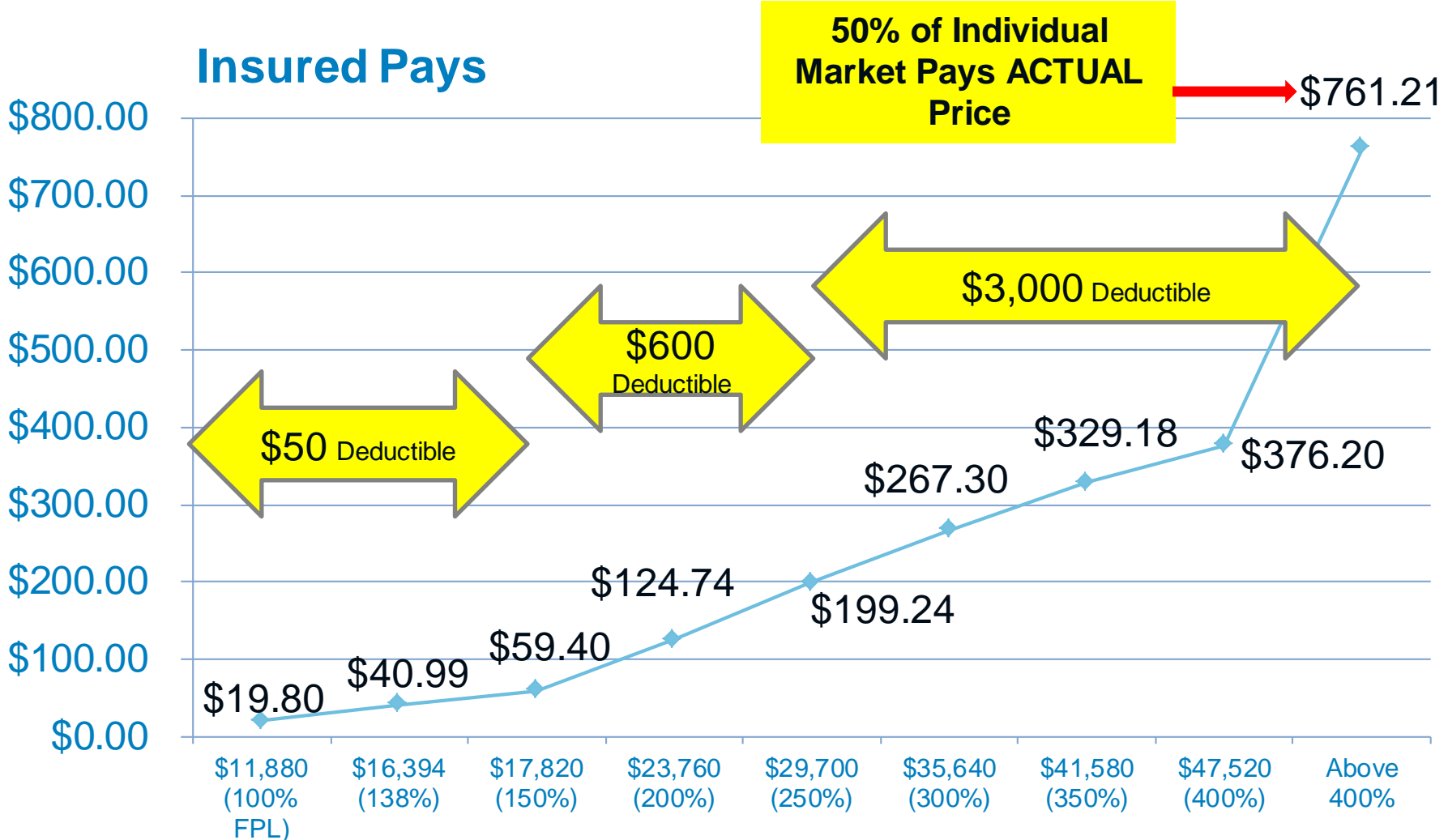
Healthcare Economist, Exchange Coordinator





# How Healthcare.Gov Works 2017

## (2nd Cheapest Silver Plan, 55 Yr Old, \$3,000 Deductible)



# Will The ACA Collapse On It's own?



Polling showed 72% of likely voters will blame Republicans if ACA collapses

In an interview 3/24/2017, President Trump made his inclinations clear:

"The best thing politically is to let Obamacare explode. This law remains totally the property of the [Democrats](#) and when people get a 200 percent increase next year or a 100 percent or 70 percent, that's their (Dems) fault." (McClatchey, 3/24)

# What Does BCRA/AHCA Do for Business?

- Immediately removes penalties for employer mandate (TY 2016)
  - This potentially puts the following in Question:
    - 1095 reporting (replaced by W-2 information?)
    - 30 hours full time
    - EHB's/Benefit design
    - Grandfathering status
    - Business reinsurance taxes
    - ALE-computations (would seem to make it irrelevant)
    - 1557 determinations (Trump has supported keeping them)
    - Age-rated underwriting
    - Definition of “small group”

Removing Penalty starts domino effect on lots of other regulations business consider onerous

# What Did AHCA/BCRA Do for Individual Market?

- Immediate repeal of the Individual Mandate penalties (for TY 2016)
- Potentially repeal EHB's (Waivers)
- Maintained CSR's until 2020 (but no explicit funding)
- Applied previous H.S.A. Changes
- Change age rating to 5:1 or state option

# Graham-Cassidy-Heller Amendment Picks Up Reform After Failures

- Senate Bill that notes certain states are getting the lion's share of PPACA Funding
- Specifically targets Cali, NY and Mass as getting too much
- Key stat: These States only have 14% of population below 200% of FPL, but are getting 36% of \$121B/year in healthcare funding



# Graham-Cassidy-Heller proposes Re-Distribution

- Amendment to BCRA ends Medicaid Expansion before 2020.
- Takes all exchange/Medicaid expansion money and redistributes based on need, not compliance with PPACA.
- 39 states get MORE MONEY
- **Great Senate strategy.**
- Ex: Louisiana +10% of 2016 baseline
- Cali loses \$6.5B, NY \$2.5B, Mass \$2.0B in first year, redistributed to needier states



**NOTHING  
HAS  
CHANGED!**



# Now What? Ongoing ACA Issues

- Fed owes carriers billions of dollars in payments, but **not paying.**
- Freedom Caucus calls legislative debt “bailouts.”
- **Younger members still shying away from coverage.**
- Administration does not support healthcare.gov, process or advertising.
- Navigator grants are starting to disappear.
- Website maintenance for Healthcare.gov is over \$1.5B/year.

# House “Problem Solvers” Caucus

- Bipartisan House Coalition
- Trying to avoid “market collapse”
- Already signed off on a set of adjustments:
  - Fund CSRs
  - State Stability Funds
  - Raise employer mandate to 500 employees
  - Raise full-time employment to 40 hours/week
  - Repeal Med Device Tax
  - Allow insurance sales across state lines

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WHAT IS AT RISK FOR LOUISIANA?

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