

## ACA Today

**AS TIME RUNS OUT, THE OBAMA  
ADMINISTRATION RACES TO RESHAPE  
HEALTHCARE – THE WASHINGTON POST**

As the clock ticks toward Jan. 20, 2017, the Obama administration is racing to burnish its health care legacy, introducing major new initiatives that will take full effect just weeks before the president leaves office....

Administration officials are now hustling to...reshape how health care itself is delivered across the United States. They're trying to tackle the biggest health care issue of the day — drug prices — and setting ambitious goals for revamping how primary care is provided. They have also undertaken significant new efforts when it comes to paying for surgeries and preventing disease.... Every administration tries to get as much done as it can before time runs out, but this White House has a tool that none of its predecessors did: an agency created by the Affordable Care Act...given \$10 billion over 10 years to test new models for paying for and delivering health care.

**HEALTH-CARE PROVIDERS, INSURERS  
SUPERSIZE – THE WALL STREET JOURNAL**

Five years after the Affordable Care Act helped set off a health-care merger frenzy, the pace of consolidation is accelerating, transforming the medical marketplace into a land of giants. The trend is under a new spotlight now, as Congress zeroes in on the competitive and cost impact of proposed deals that would collapse the health-insurance industry's top five players into just three massive

companies, each with more than \$100 billion in annual revenue. The managed-care deals parallels what has been happening among health-care providers.... The supersizing, which hasn't been slowed so far by signals of regulatory concern about health-care consolidation, reflects efforts by companies in both industries to gain the scale and heft to succeed amid changes unleashed or accelerated by the health law. Those include growing pressures to constrain costs, and new forms of payment that require providers to meet efficiency and care-quality goals. Health systems are adding hospitals, doctor practices and a range of other services that enable them to manage all of a patient's care. And each industry is bulking up to amass leverage in contract negotiations against the other.

**OBAMACARE SUFFERS THREE  
MAJOR BLOWS IN ONE WEEK –  
INVESTOR'S BUSINESS DAILY**

ObamaCare rates will skyrocket next year, according to its former chief [Marilyn Tavenner]. Enrollment is tumbling this year. And a big insurer [UHC] is quitting most exchanges....Tavenner...revealed that she expects ObamaCare premium hikes to 'be higher than we saw in previous years,' including last year, which saw double-digit rate increases across the country....Why will 2017 rates spike even higher? In addition to the cost of complying with ObamaCare's insurance regulations and mandates, there's the fact that the...exchanges have failed to attract enough young and healthy people....Plus two industry bailout programs expire this year.

## ACA NEWS & NOTES

### DEMOCRATS INCREASINGLY WANT EXPANSION OF HEALTH LAW, POLL FINDS – HEALTHCAREFINANCENEWS.COM

When Democrats fault the Affordable Care Act, it's increasingly because it does not go far enough, a poll released Thursday shows.... The Kaiser Family Foundation poll found that 51 percent of Democrats want to expand the law, a 15 point increase since December [2015].

### BURNT-OUT PRIMARY CARE DOCS ARE VOTING WITH THEIR FEET – THE WASHINGTON POST

Just as millions of Americans are obtaining coverage through the federal health law, doctors...are voting with their feet. Tired for working longer and harder because of discounted insurance payments and frustrated by stagnating pay and increasing oversight, many are going to work for large groups or hospitals, curtailing their practices and in some cases, abandoning primary care or retiring early... A 2012 Urban Institute study of 500 primary-care doctors found that 30 percent of those aged 35-49 planned to leave their practices within 5 years. .

### KNOCKOFFS OF BIOTECH DRUGS BRING PALTRY SAVINGS – WALL STREET JOURNAL

Generic drugs have long delivered huge savings over their brand-name counterparts. That isn't likely to happen, though, with knockoff versions of some of the expensive drugs on the market today. Rival versions of so-called biotech drugs, called biosimilars, are just starting to be released, and health insurers and drug-benefit managers say they expect them to cost nearly as much as the brand-name originals did for years.

### QUESTIONS EMERGE ABOUT THE STATE OF AUTISM INSURANCE MANDATES – KAISER HEALTH NEWS

Forty-four states and the District of Columbia have laws on the books requiring health insurers to cover autism treatments. But new research evaluating the so-called "insurance mandates" suggests these efforts are failing in key ways to help people – especially children get needed therapy....The researchers...analyzed how many autism-related treatments those patients billed to their insurance....They found that having a mandate increased the level of treatments billed by an average of about 12.2 percent.

### NEW HAMPSHIRE OBAMACARE CUSTOMERS EXIT; 45% RATE HIKE EYED – INVESTOR'S BUSINESS DAILY

Minuteman Health, the lowest-cost and second biggest participant on New Hampshire's Obamacare Exchange warned last week that it's requesting a 45.2% premium hike for 2017. The news comes as New Hampshire insurers reported an 11.7% decline in membership from...early February [2016] to... [the] start of April. Including... customer exits in five other states – Connecticut, Colorado, Minnesota, Oklahoma and Washington...that averages out to a 14.2% decline [for 2016]

### FTJ BENEFIT SOLUTIONS

FTJ has the proven ability to provide efficient and sustainable employee benefit and retirement savings programs through our work with over 200 employer clients—including assistance with pertinent ACA issues and strategies. For additional information on our services, please contact your Regional FTJ Representative or Dale Johnson at 800-821-7303, ext. 1440, or email djohnson@ftj.com.

*This publication contains information in summary form and is therefore intended for general guidance only. FTJ is not, by means of this publication, rendering business, legal, or other professional advice or services. This publication is intended to be viewed only by FTJ's business associates and appointed agents. Distribution to anyone else is strictly prohibited. If you have any questions regarding the information provided in this publication, please consult your legal counsel for advice.*