

ACA Today

WITHOUT ANTHEM, MANY MISSOURI CONSUMERS WOULD HAVE NO OPTIONS ON INSURANCE EXCHANGE – ST. LOUIS POST DISPATCH

Anthem, a long-standing participant in selling health insurance on the Affordable Care Act marketplaces in Missouri, suggested in calls to analysts last week that its participation beyond this year is uncertain. If Anthem decides to walk, a huge swath of the state would be left without any insurance carrier on the exchange.... Most individuals are required by law to have health insurance coverage, so Anthem's withdrawal would create uncertainties about what individuals would do in the numerous counties left without an insurance carrier. In 2017, 244,382 Missourians bought health insurance coverage through HealthCare.gov. During a call last week with investors, Anthem CEO Joe Swedish said the company, which covers more than 1 million people, would continue to offer plans in markets that were on a "visible path towards sustainability" which includes financial performance. Swedish did not say which markets were sustainable. In addition, Swedish warned that Anthem may be forced to pull out of markets or raise rates as much as 20 percent if lawmakers decided to pull the funding that reduces the cost of coverage for low-income customers, known as cost-sharing subsidies.... In Missouri, Anthem has sold health insurance plans through the online exchange since its launch in 2014. Other health insurers have already left the exchanges. Aetna, which does business as Coventry here, and UnitedHealthcare decided to quit selling exchange plans in 2017.

BLUE CROSS OF KC PULLS OUT OF ACA MARKET, CITING LOSSES AND UNCERTAINTY – BIZJOURNALS.COM

Blue Cross and Blue Shield of Kansas City said Wednesday, [July 25, 2017] that it can no longer bear "unsustainable" losses from offering individual Affordable Care Act plans. The Kansas City-based insurer said it will not offer or renew ACA plans in 2018. Blue KC serves 32 counties across Kansas and Missouri. The move will affect about 67,000 members, the company said in a release. Blue KC was one of four carriers to offer coverage through the Missouri exchange and one of three to offer coverage through the Kansas exchange in 2017, according to state websites. Next year, the Kansas City area could be down to one insurer on the individual exchanges, depending on whether any additional payers pull out or opt in to the ACA market.

SENATE PLUGS AWAY ON HEALTH BILL – THE HILL

All eyes are on the Senate as the upper chamber works to hash out an agreement on healthcare. But leaders aren't making any promises on getting it through before the August recess, despite pressure from House Republicans and the Trump administration.... The Senate is still mostly in the discussion stages of the process, with leaders and members forming different "working groups" to hash out differences. And leaders have indicated the process won't work out in committees, but behind closed doors.... Meanwhile, the Medicaid expansion and ObamaCare's insurer regulations are emerging as two of the main issues the Senate will try to work out in the coming months.

**PREEXISTING CONDITIONS
AND CONTINUOUS COVERAGE:
KEY ELEMENTS OF GOP BILL – KHN**

If the American Health Care Act, which the House recently passed, becomes law, people...who have health problems might not fare so well trying to buy insurance after a lapse. The Republican bill would still require insurers to offer coverage to everyone, including people who have preexisting medical conditions, such as diabetes, asthma or even cancer. But it would allow states to opt out of the federal health law's prohibition against charging sick people more than healthy ones. In those states, if people have a break in coverage of more than 63 days, insurers could charge them any price for coverage for approximately a year.... After a year, they would be charged a regular rate again.

**THE OBAMACARE HOLDOUTS –
THE WALL STREET JOURNAL**

Four years into ObamaCare, about 8.1 million people remain in grandfathered or grandmothers plans, and most of them work for small businesses. Estimates vary, but at least 50% of the small-group market is still grandmothers. According to 2017 Commonwealth Fund survey, only about 39% is ObamaCare-compliant, with 61% operating under the status quo ante. In the survey, 47% of employers with grandmothers plans and 44% with grandfathered plans reported being “very satisfied,” versus merely 32% with ObamaCare coverage.... In other words, a substantial number of people with a chance to opt out of ObamaCare did so. The lesson is that one-size-fits-all insurance designed in Washington doesn't meet everyone's needs.

**TRUMP ADMINISTRATION SEEKS
TO END OBAMACARE ENROLLMENT
FOR SMALL BUSINESSES ON HEALTHCARE.
GOV IN 2018 – CNBC**

Obamacare's SHOP could be facing a big chop. Citing very low enrollment, the Trump administration proposed that beginning in 2018 small businesses would no longer be able to enroll workers in health insurance plans through the federal Obamacare marketplace HealthCare.gov.... Nationally, there are fewer than 233,000 people covered via SHOP plans — far short of the 4 million people that the Congressional Budget Office in 2014 had predicted would be covered by this year. The program, formally called the Small Business Health Options Program, is open to employers with 50 or fewer full-time workers. Under the proposal announced Monday, small businesses in the 33 states served by HealthCare.gov for SHOP would still use that exchange to determine their eligibility for the program. But they would have to buy health coverage for employees from an insurance agent or broker, or from an insurance company directly.

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