



ACA Today

CANCELED HEALTH PLANS GET REPRIEVE

The Obama administration will allow some health plans that fall short of Obamacare coverage requirements to continue past the November elections and through most of President Obama's second term. The decision, announced Wednesday [March 5] by federal health officials, extends for two years an earlier decision by the White House to let people keep their existing health plans through 2014, even if those plans fell short of the ACA requirements. ([Politico](#))

OBAMA HEALTH BUDGET SEEKS FUNDS FOR HEALTH LAW ROLLOUT, DOCTOR TRAINING

The Obama administration has asked Congress for about \$600 million in new funds to continue implementing the ACA in 2015, including work on the insurance-enrollment website HealthCare.gov. HHS Secretary, Kathleen Sebelius, said Tuesday [March 4] that it will cost about a total of \$1.8 billion to keep rolling out the president's signature healthcare law. However, the administration estimates that about \$1.2 billion will come from various taxes and fees that were created by the health law. ([The Wall Street Journal](#))

OBAMACARE SIGNING UP FEW UNINSURED AMERICANS, STUDIES SHOW

Obamacare appears to be making little progress in signing up uninsured Americans, one of the law's primary goals, according to two new surveys. Only one in 10 uninsured people who qualify for private plans through the new health insurance marketplaces enrolled as of last month, according to a survey by the consulting firm McKinsey & Co. ([Fox News](#))

SO HOW MANY HAVE PAID

ACA PREMIUMS?

The White House insists it doesn't know how many people are fully enrolled in Obamacare, but insurers say they've handed over enough data to show that the sign-up numbers are not as rosy as federal officials say. The latest administration figures show that 4.2 million people have selected health plans in the new insurance markets. Insurance industry officials at four of the big national health plans tell POLITICO that about 15 to 20 percent of people who have signed up have not yet paid their first monthly premium — the final step to get coverage. ([Politico](#))

FACING OBAMACARE ENROLLMENT DEADLINE, THESE STATES ARE PUSHING FOR MORE TIME

As the Obama administration emphasizes the March 31, [2014] deadline to enroll in Obamacare health plans, some states running their own health insurance exchanges are weighing an extension of the enrollment period because of struggles signing people up for coverage. Some states controlling their own insurance marketplaces have struggled with glitchy exchange websites the past five months of open enrollment and now want more time to get their residents covered. ([The Washington Post's Wonkblog](#))

ADMINISTRATION MAY CHANGE MLR RULES

The Obama administration's next adjustment to the Affordable Care Act could be just what the insurance companies ordered: changes to the MLR rules. And it's partly because of all the extra expense the insurers incurred because of the HealthCare.gov mess. In a filing this week, federal health officials signaled that they're considering relaxing an ACA requirement that insurers spend 80 percent of premium dollars on medical care, rather than administrative costs. ([Politico Pro](#))

INSURERS WARY OF OBAMACARE UNKNOWN AS THEY PLAN FOR 2015

U.S. health insurers are struggling to set prices for their Obamacare plans in 2015 and decide which regions to return to before the deadlines for submitting those plans to regulators. Some insurers already expect to lose money this year following the rocky launch of President Obama's Affordable Care Act. ([Reuters](#))

COSTS OF OBAMACARE BUNGLES START TO ADD UP, WITH MARYLAND FIRST AT ABOUT \$30.5M

Maryland could end up spending as much as \$30.5 million as a result of a glitch in its Obamacare website, as the Obama administration steps in to help states with problematic exchanges. Because of Maryland's defective exchange, the state cannot determine whether customers remain eligible for Medicaid, according to a report by state budget analysts released Thursday [March 6]. As a result, the state has agreed with the federal government to a six-month delay in determining eligibility, meaning that payments will continue to be made to customers who are not eligible until the system is fixed. ([Fox News](#))

LAWMAKERS PROPOSE FEES FOR HAWAII HEALTH EXCHANGE

State lawmakers are proposing charging a fee to insurers that are not participating in the state's insurance exchange under President Obama's federal healthcare overhaul. The fee would help prop up the financially troubled Hawaii Health Connector. The exchange has enough money to cover its bills for this year — but not beyond that, without some help. ([The Associated Press](#)).

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.