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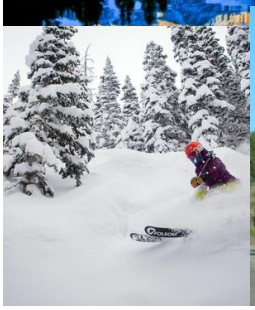
Sailing the Seas: State Efforts to Stabilize the Individual Market

Kate Harris, Policy & External Affairs Director

August 16, 2018

Colorado Landscape





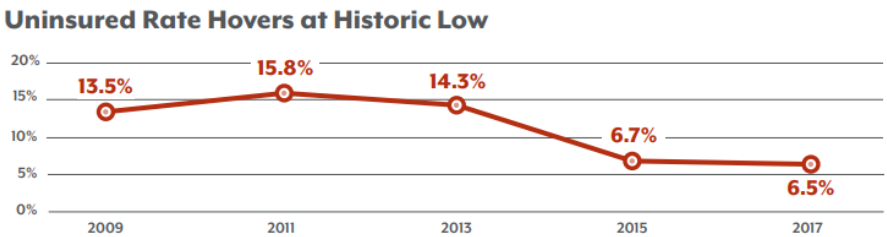

Colorado Political Landscape

- Governor: Democrat
- Senate: Republican-controlled
- House: Democrat-controlled
- Open governor's race and many state legislature races in Nov 2018



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Colorado *Health Insurance* Landscape



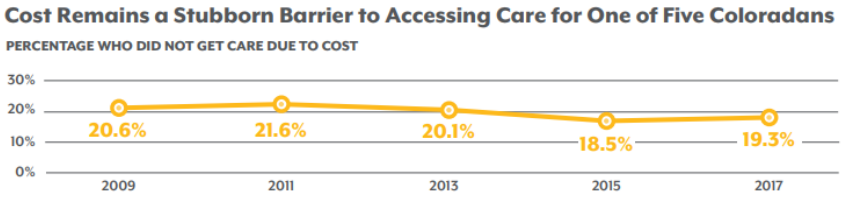
Source: 2017 Colorado Health Access Survey

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Colorado *Health Insurance* Landscape

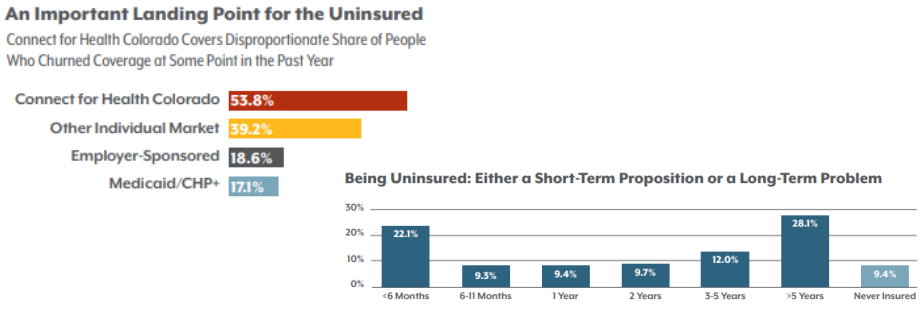
- 7 carriers, all carriers filed to remain in market for 2019
- 14 counties with one carrier
- Average 5.9% proposed rate increase for 2019 individual market
- Silver loading – new for 2019



Source: 2017 Colorado Health Access Survey

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Current State



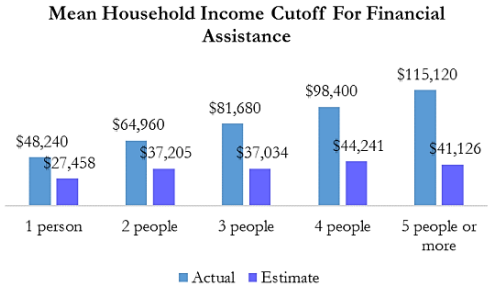
Source: 2017 Colorado Health Access Survey

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ACA Awareness and Outreach

People underestimate the threshold for receiving financial assistance



Actual income thresholds are for the 2018 year (per Connect for Health Colorado website).

Source: 2017 Corona Insights Survey for Connect for Health Colorado

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2018 Stabilization Efforts – Failed

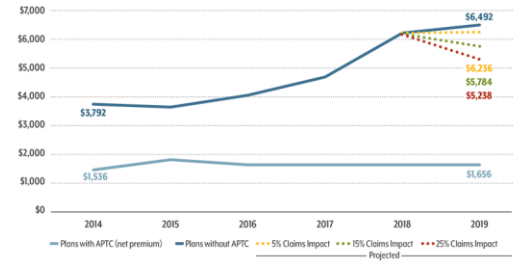
- State Level Tax Credit
  - HB18-1205
- Reinsurance
  - HB18-1392

TABLE 1. Projected Fees to Run a Reinsurance Program

Health Insurance Plans Subject to Fee	Number of People Subject to the Fee	Fee per person per year		
		Small Reinsurance Fund (5% Claims Impact)	Moderate Reinsurance Fund (15% Claims Impact)	Large Reinsurance Fund (25% Claims Impact)
Fully insured group plans	1.0 million	$37	$111	$198
Fully insured group plans, Individual plans	1.2 million	$30	$88	$157
Fully insured group plans, Individual plans, Stop-loss plans*	2.0 million	$18	$54	$96

* HB 1392 proposes a large reinsurance fund with fees on these three types of plans.

Figure 2. Historic and Projected Premiums ($ Per Member Per Year)



Source: The Colorado Health Institute

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2018 Stabilization Efforts – Successful

Efforts not requiring legislative approval were largely successful in contributing to market stability in 2018

- Open Enrollment Extension
- Cost-Share Reduction rate switch
- Increased earned media
- Held Navigator funding steady
- Catastrophic Plan Expansion
  - SB18-132

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Uncertainties Heading into 2019

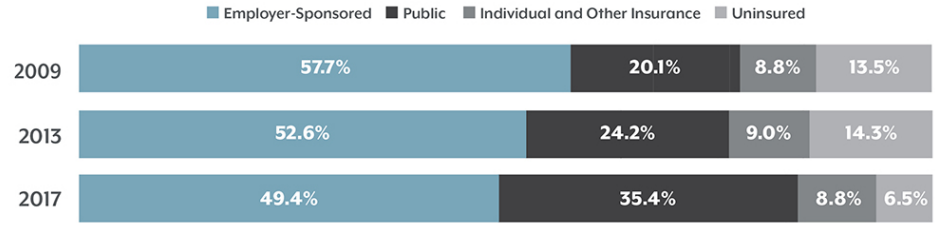
- Public charge regulations
- Silver loading ban
- Additional program integrity requirements
- Mandate repeal goes into effect
- Impacts of Association Health Plans and Short-term Limited Duration Plans on the market
- Growth of Direct Primary Care
- New state legislature makeup
- New members of Congress

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Opportunities Heading into 2019

Figure 1: A Decade of Decline in Employer-Based Health Insurance

Health Insurance Coverage, All Ages, 2009-2017



Source: Colorado Health Access Survey, 2009, 2013, 2017

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THANK YOU!

QUESTIONS?

For additional information or questions, contact:
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