NASHP ANNUAL CONFERENCE

Sailing the Seas: State Efforts to Stabilize the Individual Market
Kate Harris, Policy & External Affairs Director
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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

Colorado Health Insurance Landscape

Uninsured Rate Hovers at Historic Low

Source: 2017 Colorado Health Access Survey
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

Cost Remains a Stubborn Barrier to Accessing Care for One of Five Coloradans

<table>
<thead>
<tr>
<th>Year</th>
<th>Percentage Who Did Not Get Care Due to Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009</td>
<td>20.6%</td>
</tr>
<tr>
<td>2011</td>
<td>21.6%</td>
</tr>
<tr>
<td>2013</td>
<td>20.1%</td>
</tr>
<tr>
<td>2015</td>
<td>18.5%</td>
</tr>
<tr>
<td>2017</td>
<td>19.3%</td>
</tr>
</tbody>
</table>

Source: 2017 Colorado Health Access Survey

Current State

An Important Landing Point for the Uninsured

Connect for Health Colorado Covers Disproportionate Share of People Who Obtained Coverage at Some Point in the Past Year

<table>
<thead>
<tr>
<th>Source</th>
<th>2017 Colorado Health Access Survey</th>
</tr>
</thead>
</table>

Being Uninsured: Either a Short-Term Proposition or a Long-Term Problem

Source: 2017 Colorado Health Access Survey
ACA Awareness and Outreach

People underestimate the threshold for receiving financial assistance

![Mean Household Income Cutoff For Financial Assistance](image)

Source: 2017 Corona Insights Survey for Connect for Health Colorado

**2018 Stabilization Efforts – Failed**

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

![Figure 2. Melted and Projected Premiums ($ Per Member Per Year)](image)

Source: The Colorado Health Institute
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

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
Opportunities Heading into 2019

Figure 1: A Decade of Decline in Employer-Based Health Insurance
Health Insurance Coverage, All Ages, 2009-2017

<table>
<thead>
<tr>
<th>Year</th>
<th>Employer-Sponsored</th>
<th>Public</th>
<th>Individual and Other Insurance</th>
<th>Uninsured</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009</td>
<td>57.7%</td>
<td>20.1%</td>
<td>8.8%</td>
<td>13.5%</td>
</tr>
<tr>
<td>2013</td>
<td>52.6%</td>
<td>24.2%</td>
<td>9.0%</td>
<td>14.3%</td>
</tr>
<tr>
<td>2017</td>
<td>49.4%</td>
<td>35.4%</td>
<td>8.8%</td>
<td>6.5%</td>
</tr>
</tbody>
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THANK YOU!

QUESTIONS?

For additional information or questions, contact:
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