The Affordable Care Act and the Private Insurance Market
Claire McAndrew, Private Insurance Program Director

ACA Impact

• Enrollment
  • Over 8 million in marketplaces through 4/19;
  • 4.8 million additional in Medicaid/CHIP during open enrollment (HHS figures)

• Uninsured
  • Decline: Gallup and Urban Institute both found ~2% decline from fall 2013 to March 2014; Rand found ~4.5%
  • Consumer protections changing the face of coverage
Beyond enrollment: Plans that meet consumer needs

- Plan Design/ Cost-sharing
- Provider networks
- Premiums

Plan Design/ Cost-sharing

- Choice is key; MIX of plan options ideal
- Average silver plan deductible: $2,500
- Families USA findings: silver plans with $0 medical deductible or that exempt services from the deductible available
- Standardized plan designs; active purchasing; voluntary offering

“Our research proves that it is possible to design silver plans that don’t have high deductibles and that do have more affordable cost-sharing for routine and minor care.”

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Network Adequacy

- ACA: Networks sufficient in the number and types of providers, including providers that specialize in mental health and substance abuse services, to assure all services will be accessible without unreasonable delay.
- Provider directory must be available online and in hard copy and must indicate which providers are not accepting new patients.

Premiums

- Tobacco rating can drastically increase rates.
- Growth rate affects subsidy size.
- Rate review can help.
- Underlying costs matter most.