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Bi-partisan proposal aims to stabilize and improve ACA

A promising new bi-partisan health proposal from eight governors breaks with past Congressional Republicans' harmful approaches. Instead, they hope to preserve and expand on coverage gains achieved under the Affordable Care Act (ACA) by strengthening the ACA marketplaces and making health insurance more affordable for working families. The plan, spearheaded by Gov. John Kasich (R-OH) and Gov. John Hickenlooper (D-CO), focuses on reducing individual premiums, bolstering insurance coverage, and controlling rising health care costs. While the devil is always in the details, this first outline is a promising step away from recent harmful Congressional Republican plans that would have taken coverage from millions.

The Kasich-Hickenlooper proposal aims to control costs through expanded coverage and increased competition, contrasting with recent "repeal and replace" plans, which would shift costs to states and leave millions of Americans uninsured. For example, the plan would:

- Address high individual market premium increases by ensuring the federal government continues to pay cost-sharing reduction payments, which help insurance companies offer plans with lower deductibles and copays.
- Create a two-year temporary stability fund for states, which could help reduce premiums and increase individual market competition by offsetting the expenses of the most high-cost individuals receiving coverage.
- Maintain the individual mandate, recognizing its important role in ensuring a balanced individual market risk pool and keeping costs down.

The governors also urge the Trump Administration to continue outreach and enrollment efforts, noting that these are critical to strengthening the risk pool and market stability. Unfortunately, President Trump has already disregarded this bipartisan recommendation, announcing on the 31st of August that it will cut funding for consumer outreach by 90 percent and for enrollment assistance by 40 percent.

The proposal also aims at increasing access to competitive insurance. It addresses the so-called "family glitch," which prevents some low-income families from accessing subsidies. The governors also focus on regions that are underserved, by providing incentives for insurance companies and also with an option that would allow people to buy into the Federal Employee Health Benefits program. This offers a fallback to those with limited options.

Finally, the plan tries to control costs through broadened coverage and fiscal innovations, rather than shifting them to states and individuals. It encourages states to take advantage of the ACA's flexibility on some insurance plan regulations, as long as they have creative and cost-effective ways to improve insurance markets while maintaining or improving coverage.

What is important here is the strength of the guardrails that protect consumers and ensure comprehensive care. The proposal's language is ambiguous and needs clarification before we can be sure what it will really do. For example, though the governors affirm the importance of

the ten categories of essential health benefits, they have also called for states to receive permission to change basic Essential Health Benefits, such as maternity care and substance-use-disorder treatment, which are currently required by the ACA. Giving states more discretion to define these standards could put consumers at risk.

Still, the bipartisan approach spearheaded by Hickenlooper and Kasich takes an important step in the right direction by focusing on expanding enrollment and ensuring future stability. Congressional Republicans and President Trump should bolster and support this approach, which promises a way forward in affordable health care, without sacrificing millions of Americans. Where it aims to loosen federal guidelines, the governors must be sure to protect comprehensive, affordable coverage for Americans and their families.

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