

What Federal Changes Could Bring at the State and Local Level

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Overview

1. Overview of the American Health Care Act (AHCA)
2. Timeline for implementation if AHCA is passed
3. Health reform moving forward
4. Coverage in Ohio under the ACA
5. Issuers in Cincinnati's Health Insurance Marketplace
6. Changes Ohio could see if the ACA is repealed

AHCA Keeps Key Parts of the ACA

- ✓ Health Insurance Marketplace
- ✓ Open Enrollment Period and Special Enrollment Periods
- ✓ Young adult can stay on parent's coverage until age 26
- ✓ No-cost preventive services
- ✓ Prohibition on gender rating

But AHCA Also Seeks Several Significant Changes



Individual mandate/
employer mandate

Continuous coverage provision

Enhanced funding for
Medicaid expansion

Per capita cap or block grant
for Medicaid

Tax credits based
on age, income, and location

Fixed-dollar tax credits
based only on age

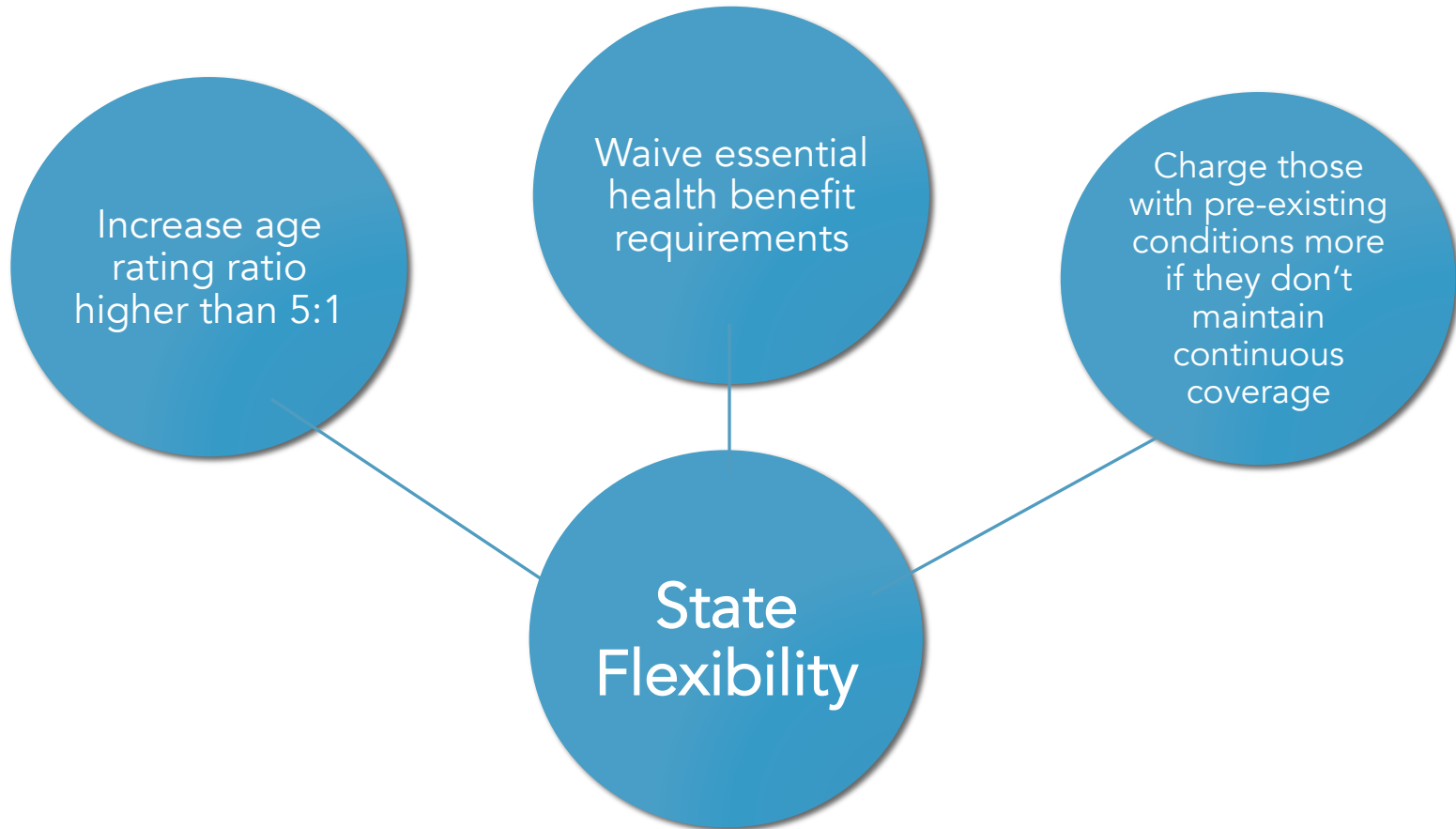
Other Changes AHCA Seeks

Increase HSA
contribution
limit

Redefine
QHP to
exclude any
plan that
covers (most)
abortion
services

Increase age
rating from
3:1 to 5:1

State Flexibility Under AHCA



AHCA Seeks Big Changes to Funding

New
Funding

Patient and State
Stability Fund

New
Funding

Safety net fund for
non-expansion states

New
Funding

Supplemental funding
for community health
centers

Repealed
Funding

Taxes imposed
by the ACA

Repealed
Funding

Prevention and Public
Health Fund

Repealed
Funding

Medicaid funding for
expansions and for
Planned Parenthood
for 1 year

AHCA Would Have Significant Effects on Coverage and Spending

According to the CBO, an earlier version of AHCA would:



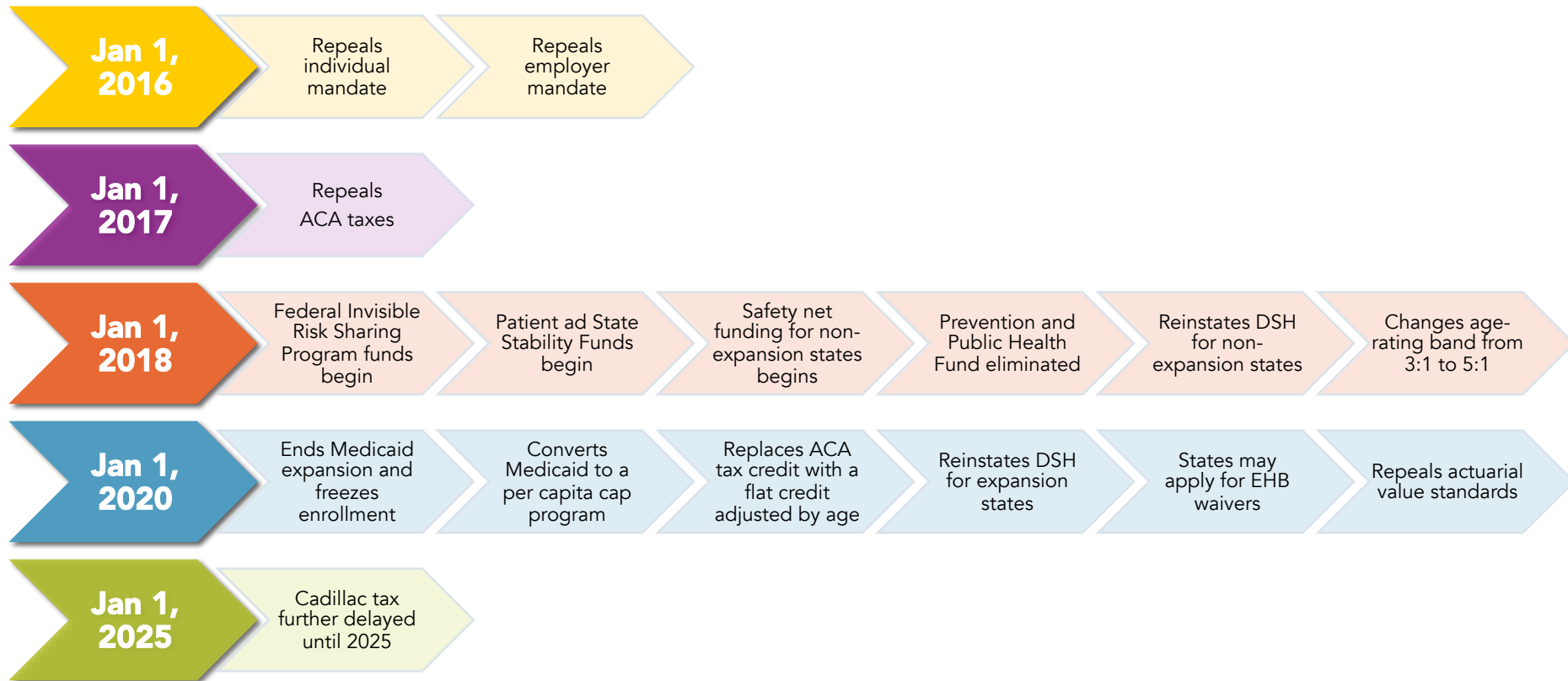
Increase the number of uninsured by 23 million by 2026



Reduce Medicaid spending by \$834 billion over a 10 year period, causing 14 million fewer people to enroll in Medicaid (17% enrollment reduction)

Source: [CBO Cost Estimate: AHCA](#), Congressional Budget Office, May 24, 2017

AHCA Implementation Timeline



Health Reform Still has an Uncertain, If Not Winding, Path

Senate has said they will not take up AHCA, but will instead develop their own bill



If the Senate passes its own bill, the House will either have to approve the Senate version or negotiate a compromise with Senators



Any compromise bill would need to be approved by both the House and Senate before being sent to President Trump to sign

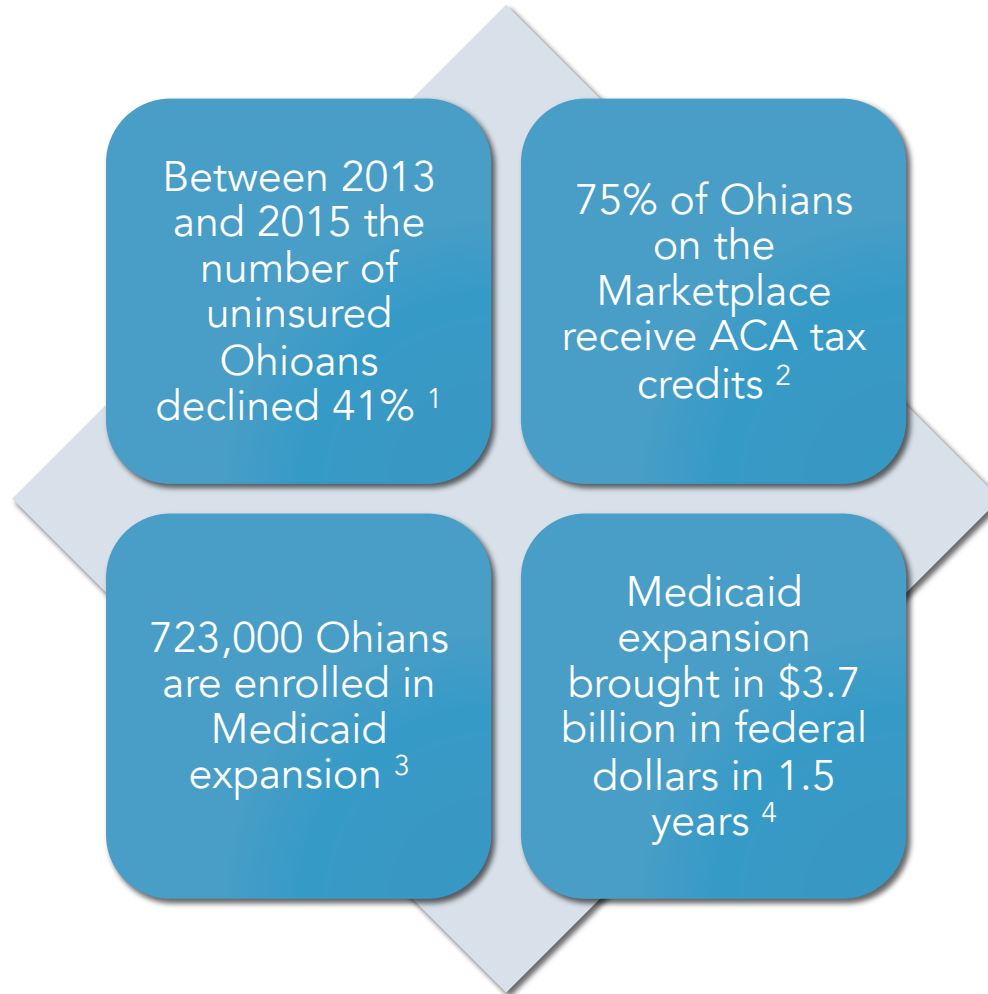
Health Reform Still has an Uncertain, If Not Winding, Path

Senators have refused to give a timeline for drafting and passing a bill, but some predict it may happen before the July 31 recess

With 52 seats, Republicans can only afford to lose two votes in the Senate

To pass a bill without Democratic support, the legislation will have to meet strict budget reconciliation rules

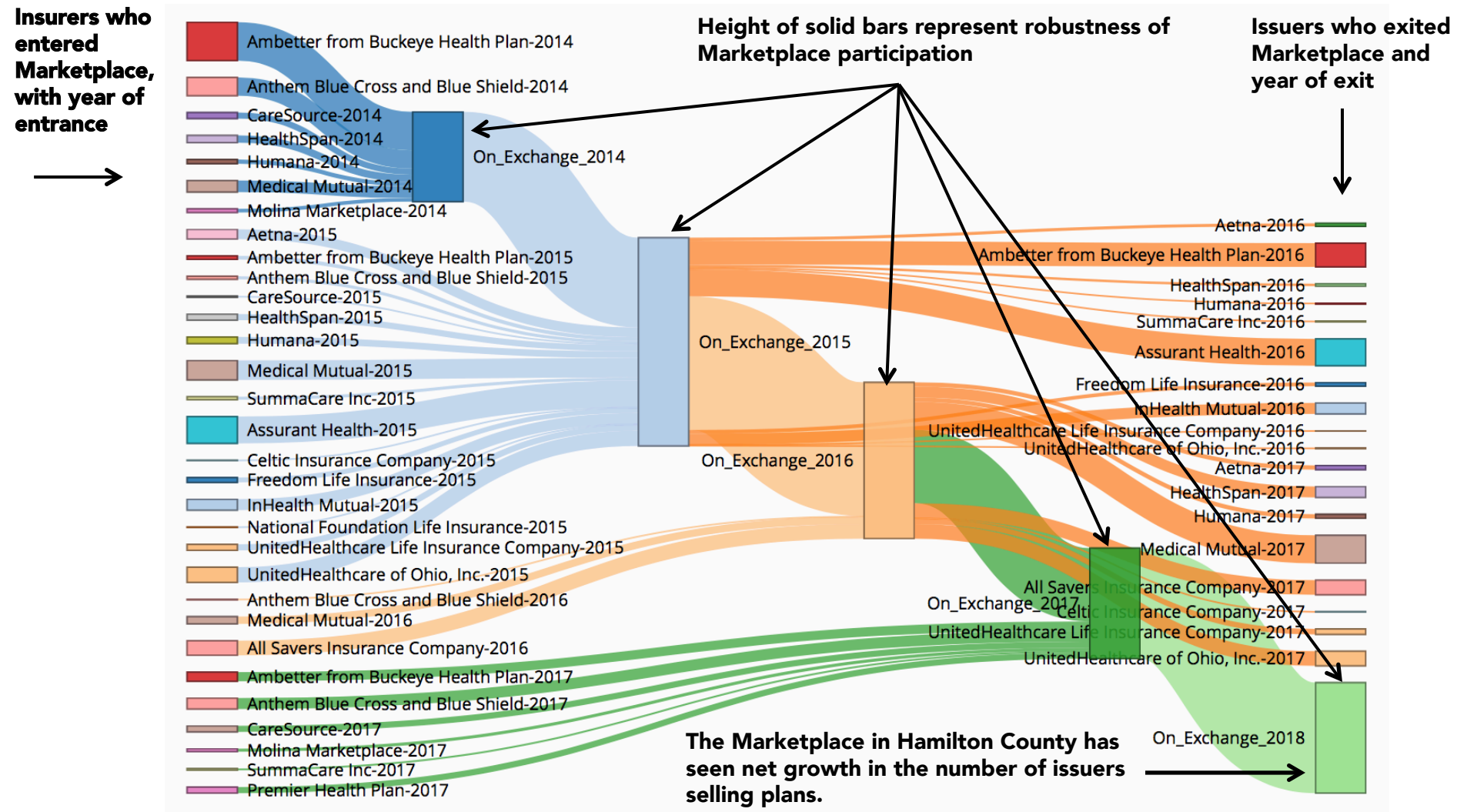
Ohio Saw Huge Coverage and Revenue Gains Under the ACA



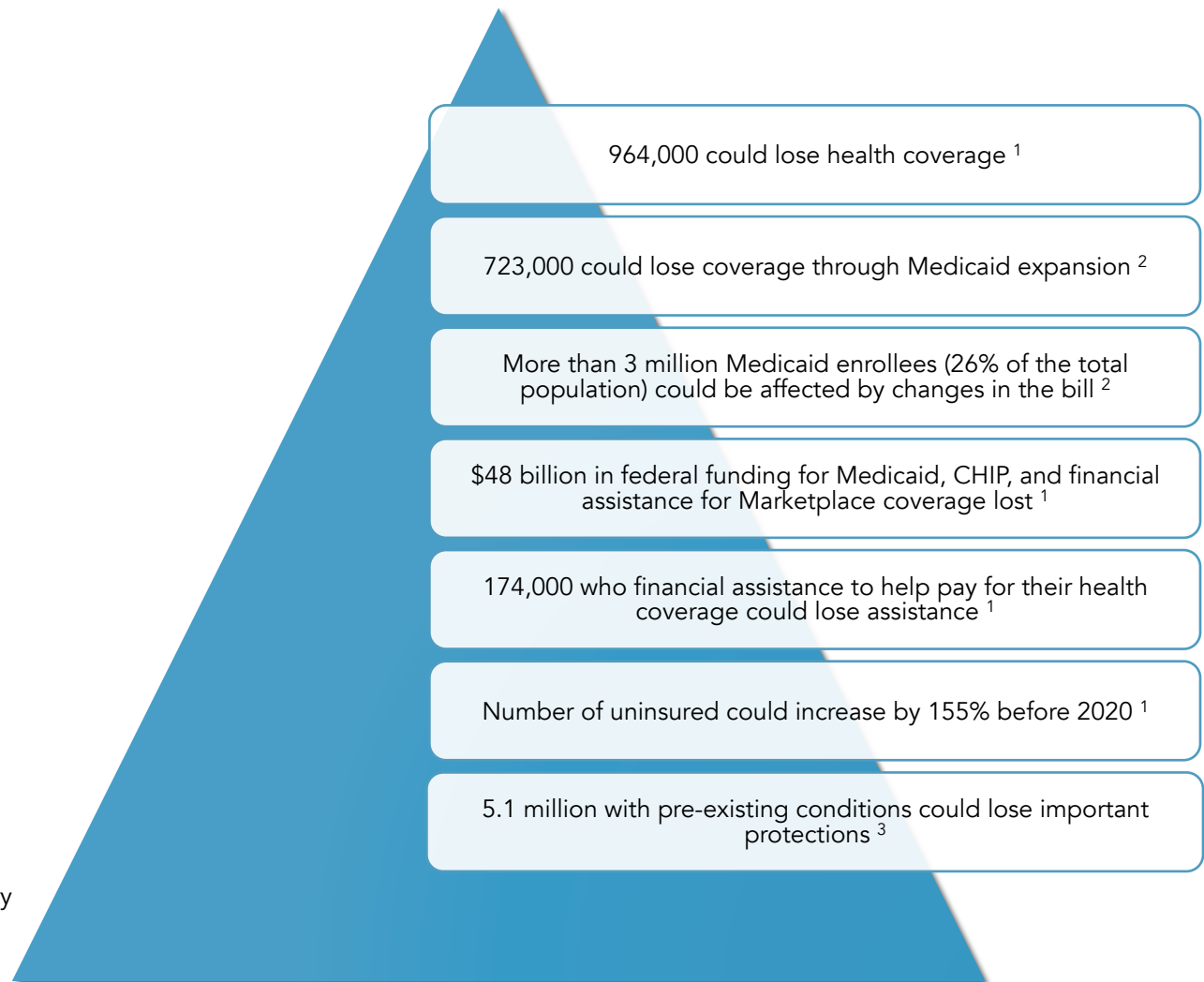
Sources:

1. [Health Insurance Coverage in the U.S.: 2015](#), U.S. Census Bureau, September 13, 2016.
2. [2017 Open Enrollment Period Final Enrollment Report](#), Centers for Medicare and Medicaid Services, March 15, 2017.
3. [Ohio Medicaid Basics](#), Health Policy Institute of Ohio, April 11, 2017.
4. [What Coverage and Financing is at Risk Under a Repeal of the ACA Medicaid Expansion?](#), Kaiser Family Foundation, December 2016.

Hamilton County has Seen an Increase in the Number of Marketplace Plans



Ohio Could Face Coverage and Revenue Losses if the ACA is Repealed



Sources:

1. [Implications of Partial Repeal of the ACA through Reconciliation](#), Urban Institute, December 2016.
2. [Ohio Medicaid Basics](#), Health Policy Institute of Ohio, April 11, 2017.
3. [Compilation of State Data on the ACA](#), Office of the Assistant Secretary for Planning and Evaluation (ASPE), December 2016.