

SECTION 1332 of the Affordable Care Act

WHAT ARE 1332 WAIVERS?

Section 1332 waivers allow states to waive requirements of the ACA pertaining to:

- Insurance marketplaces
- Premium tax credits and cost-sharing reduction payments
- Individual & employer mandates
- Qualified health plan requirements

This gives states greater flexibility to pursue alternative approaches to providing coverage in the individual and small group markets.

Section 1332 also allows money the federal government would have spent on premium tax credits, cost sharing reductions, and small employer tax credits to help fund the state's program.



STATUS OF STATES' ACTION AROUND 1332 WAIVERS

■ Approved Waiver (4)

■ Waiver Application Submitted, with Legislation (4)

CA – Application Withdrawn
OK – Application Withdrawn
VT – Application Complete, Pending
MA – Application Denied

■ Waiver Application Submitted, Without Legislation (1)

IA – Application Withdrawn

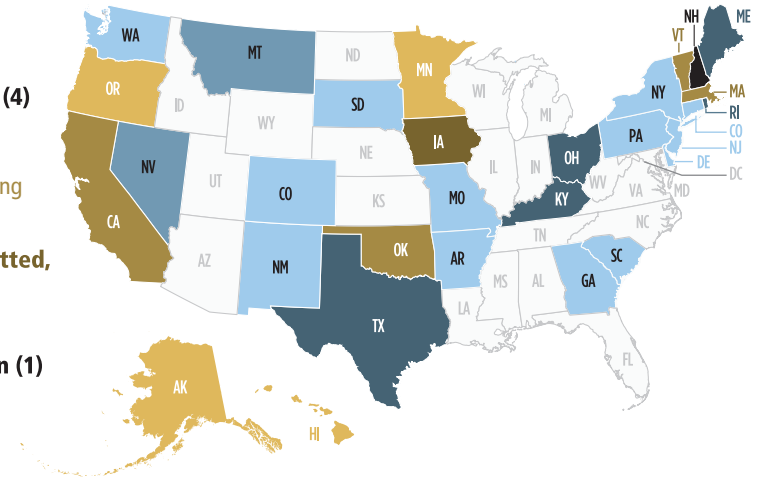
■ Public Draft of Application (1)

■ Authorizing Legislation Passed, Waiver Application in Process* (5)

■ Authorizing Legislation Passed, Vetoed (2)

■ Legislation Filed, Did Not Pass (12)

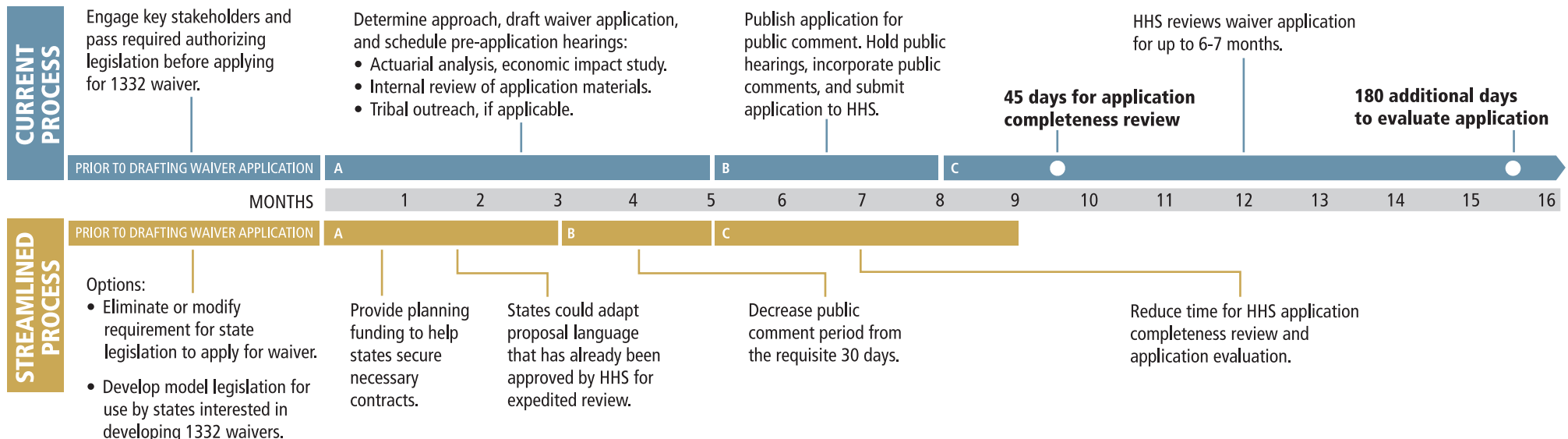
□ No Legislation or Waiver Application (22 including Washington, D.C.)



*Note that the effect of state laws vary considerably.

SOURCES: National Conference of State Legislatures (NCSL), Oliver Wyman Health, State Health Reform Assistance Network

CONGRESS COULD STREAMLINE THE PROCESS



SOURCES: Centers for Medicare & Medicaid Services (CMS), National Conference of State Legislatures