

Congressional Staff Briefing

2017 ACA Repeal and Replace: Ensuring a Smooth Transition

Why Repeal and Replace Must Be Paired with Short-Term Market Stabilization

Thursday, January 12, 2016

9:30 a.m., Rayburn 2020

The ACA made massive changes to health markets – some positive and some negative.

- It created new consumer protections, corrected market imbalances, and reduced the number of uninsured Americans to historic lows.
- Yet, overreach by the ACA has also contributed to high and growing health insurance premiums, marked by average double digit price increases on exchange plans both in 2016 and 2017.
- Plan choice and competition have declined. CMS data shows that insurers' losses eclipsed gains and 65 fewer issuers are available to consumers in HealthCare.gov states for 2017.
- ACA's risk pools are seriously unbalanced. Total ACA exchange enrollment is projected to be 10 million at the end of 2016,¹ or slightly less than half of the 21 million originally estimated by CBO.² Enrollees have turned out to be sicker and older than expected.

The result has been an unstable and expensive market that is driving away many of the healthy consumers the exchanges need to attract to hold coverage costs down over the long term.

CAHC supports efforts to stabilize markets, encourage competition through robust plan participation, and expand choices for consumers. To do so, repeal and replace must be paired with short-term market stabilization policies. This briefing will provide background on the Budget Reconciliation process, an explanation of why short-term market stabilization is needed, and recommendations on top policy priorities we believe should be included in a repeal bill or as part of regulatory policy early this year.

Coffee and Donuts will be served.

[Click here to RSVP](#)

DATE: Thursday, January 12, 2016
TIME: 9:30 a.m. - 10:30 a.m.
LOCATION: Rayburn 2020

SPEAKERS

- Stan Collender, Executive Vice President and Budgetary Expert, QORVIS MSLGROUP
- Jeff Smedsrud, Co-Founder, HealthCare.com and Founder, the National Association of State Comprehensive Health Insurance Plans
- Katrina Velasquez, Policy Director, Eating Disorders Coalition
- Katie Vlietstra, Vice President for Government Relations, National Association of the Self Employed
- **Moderator:** Joel White, President, Council for Affordable Health Coverage



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¹ "10 million people expected to have Marketplace coverage at the end of 2016." U.S. Department of Health and Human Services, 15 Oct 2015. <http://www.hhs.gov/about/news/2015/10/15/10-million-people-expected-have-marketplace-coverage-end-2016.html>

² "Cost Estimate for H.R. 4872, the Reconciliation Act of 2010." Congressional Budget Office, 20 Mar 2010. <http://cbo.gov/sites/default/files/amendreconprop.pdf>