

Lower Premiums, More State Flexibility, Avoid Chaos in 2019, 2020 and 2021

Premium Reduction through State-based Reinsurance Program

- Adds funding for 1332 reinsurance and invisible high risk pool programs at \$10 billion a year for 2019, 2020, and 2021, with a federal fallback in the first year.
- CBO preliminary projected premium reductions:
 - 2019: Average 10% premium reduction nationwide due to 1332 waivers and federal fallback.
 - 2020 and 2021: Average 20% premium reduction in states that get a 1332 waiver.
 - CBO is still reviewing, but with “only” \$5 billion in funding:
 - 50% of Americans would live in states that get a 1332 waiver in 2020
 - 75% of Americans would live in states that get a 1332 waiver in 2021
- Oliver Wyman projected premium decreases and coverage increases:
 - 2019, 2020, and 2021: 40% lower premiums than what people in the individual market would pay if Congress doesn’t act in states that receive a 1332 waiver.
 - Will provide insurance coverage to an additional 3.2 million individuals.

Make Section 1332 State Innovation Waivers Work

- **More flexibility for health plan designs**
 - Example: Iowa waiver proposal
 - Example: higher co-pay opioids, lower co-pay statins
- **“Alaska for All”** (Maine, Minnesota)
 - State-based program to help cover costs of the very sick
 - 20% premium decrease for everyone
- **Streamline approval process**
 - Let Governors apply for waiver
 - Cut federal waiver approval time in half
 - Create fast-track approval for emergency situations
 - Create fast-track approval for “copycat” waivers
 - Make the waiver last longer
 - Make it harder for a waiver to be cancelled, giving states certainty
 - Create model waivers to help states get approved faster

New Copper Plan: Catastrophic Insurance Regardless of Age

Interstate Health Insurance Compacts

Funds Cost-Sharing Reduction Subsidies

- October through December of 2017, for 2018 for plans that did not silver load and Basic Health Plans.
- All plans for 2019, 2020, and 2021.

Standard Hyde Protections:

- Includes the same Hyde protections that apply to Medicaid, Medicare, Children's Health Insurance Program, TRICARE, Indian Health Service, Federal Employees Health Benefits Program, Veterans Affairs, and the Labor-HHS appropriations bill.