What’s Next After the ACHA?

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What Happens Next in Health Reform?

• The AHCA would have seriously undermined the individual market.
• With the demise of the AHCA, the individual market is not “exploding.”
• But the market is not entirely stable, and Trump administration actions are threatening it.
• Insurers are deciding right now whether or not to return for 2018, and administration actions can bring them back or drive them away.
• The administration must enforce the individual mandate.
• The proposed market stabilization rule may help or hurt market stability.
Market stabilization programs and the cost-sharing reduction payments must be funded:

- Reinsurance should be extended.
- Risk corridor debts should be paid.
- Cost-sharing reduction reimbursement payments must be made.
- The federal government subsidizes health coverage for everyone else, why not for the individual market?
- Making health insurance coverage cheaper is not the solution if it simply shifts health care costs to consumers.
- State innovation waivers can help, but only if done right.