The Individual Market at a Crossroads: Health Insurance in 2017 and Beyond

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What Regulators Are Seeing

- Carriers Pulling Out of the Exchanges
- Service Areas With Only One Carrier
- Fewer Coverage Options (some only HMOs)
- Unstable Premiums
- Commissions Being Eliminated
- Lower Uninsured Rate
- Access for Vulnerable Populations
There Are Systemic Issues that Must Be Addressed

- Unsustainable Cost Growth (cost and utilization)
- Unstable Risk Pool
- Unreliable Funding
- Uncertain Regulatory Environment
What’s Next?

- 2018 Participation – Forms and Rates

- Legislation
  - Repeal and Replace
  - Immediate Reforms & Funding
  - Anti-Trust; Association Health Plans; Interstate Sales

- Regulation
  - Market Stability – More Flexibility?
  - Transition Plans
  - Enforcement

- Waivers

- Lawsuits
Questions?

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