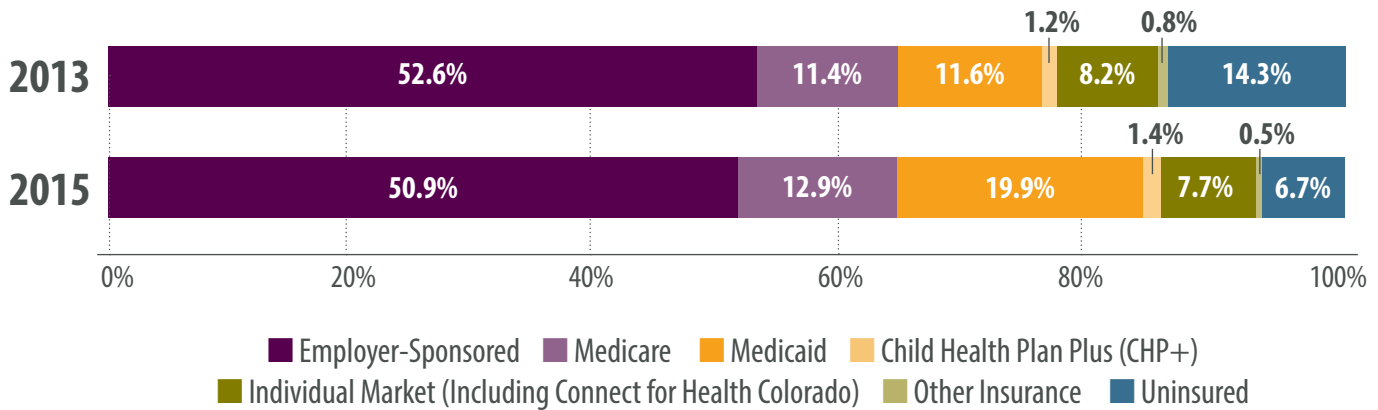


State of Play with the ACA

Presentation to the Colorado Legislature

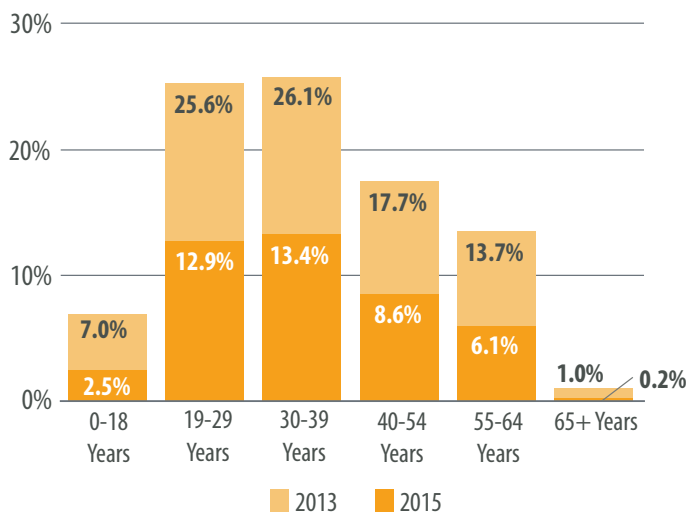
MARCH 2, 2017

A Surge in Medicaid and a Drop in Uninsured Colorado Health Insurance Coverage, All Ages, 2013-2015



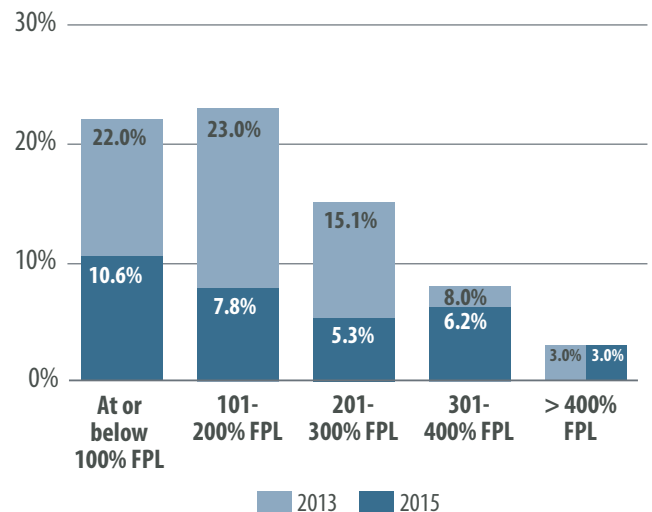
Young Adults: Highest Uninsured Rate

Uninsured Rates by Age, 2013-2015



Biggest Gains for Lowest Incomes

Uninsured Rates by Federal Poverty Level, 2013-2015



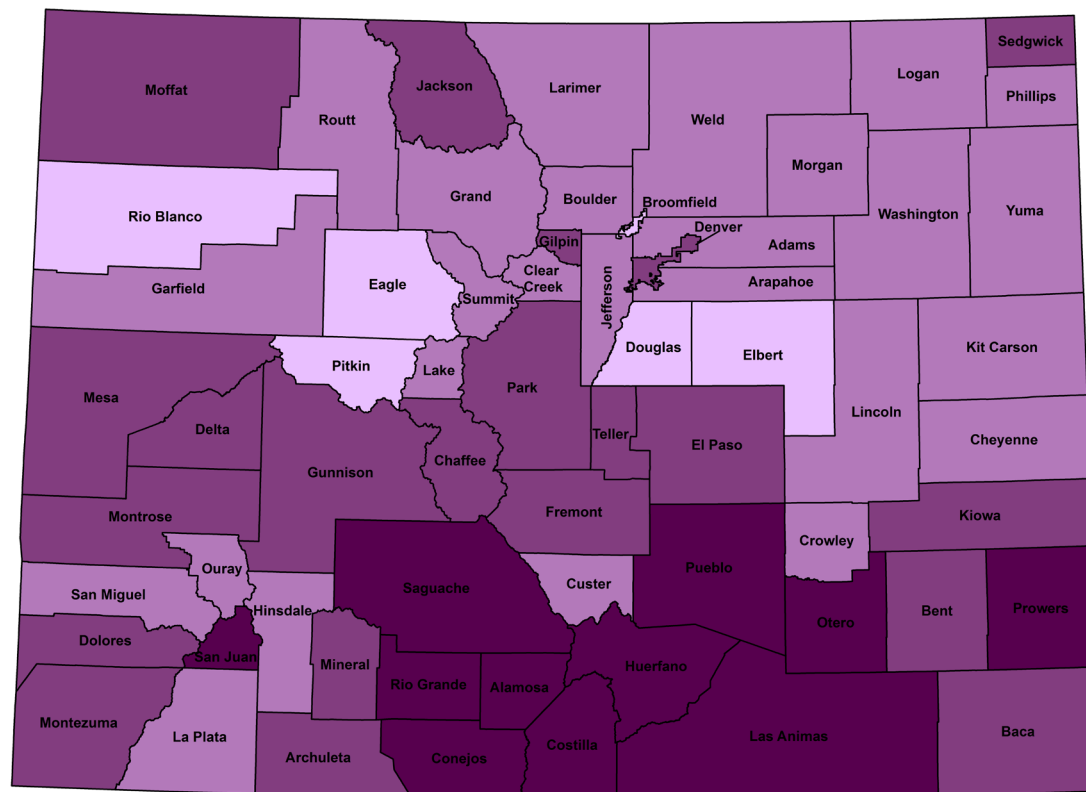
94% Feds **6%** States

Current funding for ACA Medicaid expansion

\$780 Million

Cost to Colorado if Congress stops generous funding for ACA Medicaid expansion

Medicaid Expansion: A Rural Story

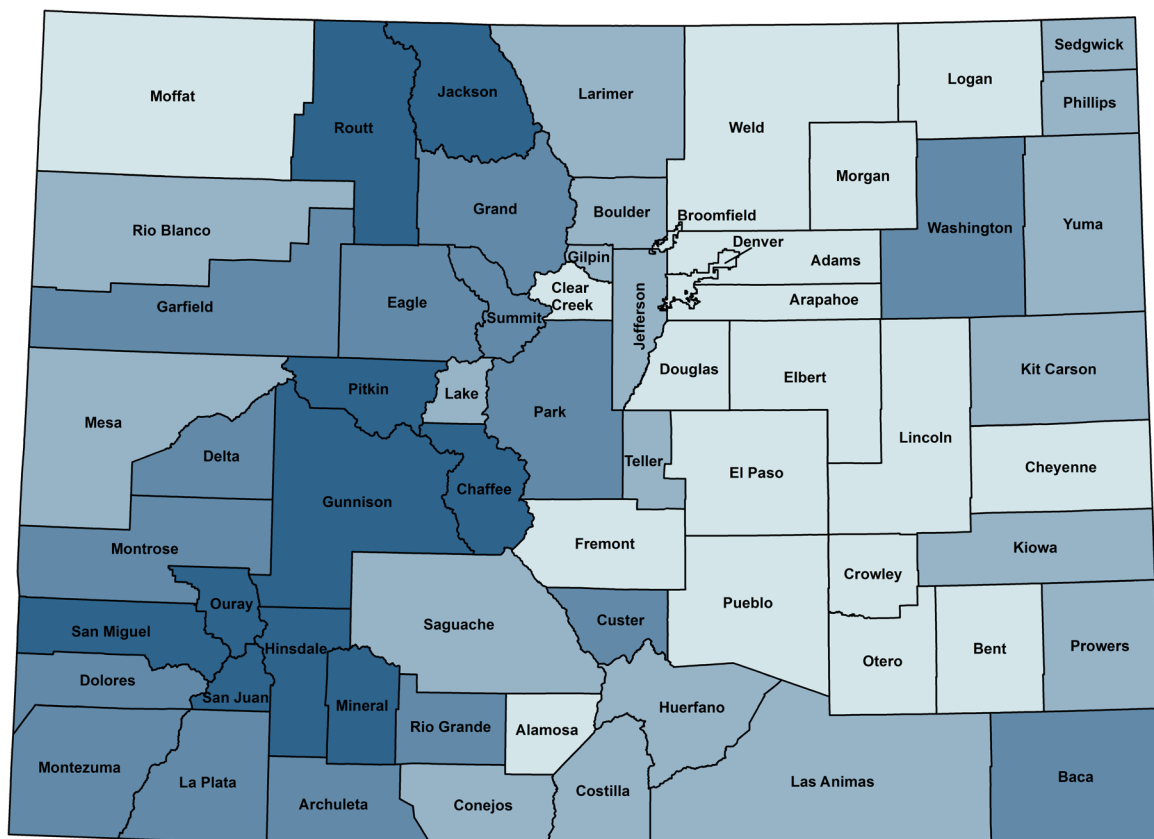


Percentage of County Residents Covered Through the ACA Medicaid Expansion

- 2.6% to 5.1%
- 5.2% to 7.9%
- 8.0% to 11.2%
- 11.3% to 18.9%

Source: Colorado Department of Health Care Policy and Financing

Ski Country Loves Exchange Subsidies



Percentage of County Residents Receiving ACA Subsidies to Buy Individual Market Insurance

- 0.8% to 2.4%
- 2.5% to 4.4%
- 4.5% to 7.1%
- 7.2% to 10.2%

Source: Connect for Health Colorado

A close-up portrait of Donald Trump, looking directly at the camera with a serious expression. He has his characteristic blonde hair and is wearing a dark suit jacket over a white shirt. The background is slightly blurred, showing what appears to be a red and white striped object on the left and a blue and white patterned object on the right.

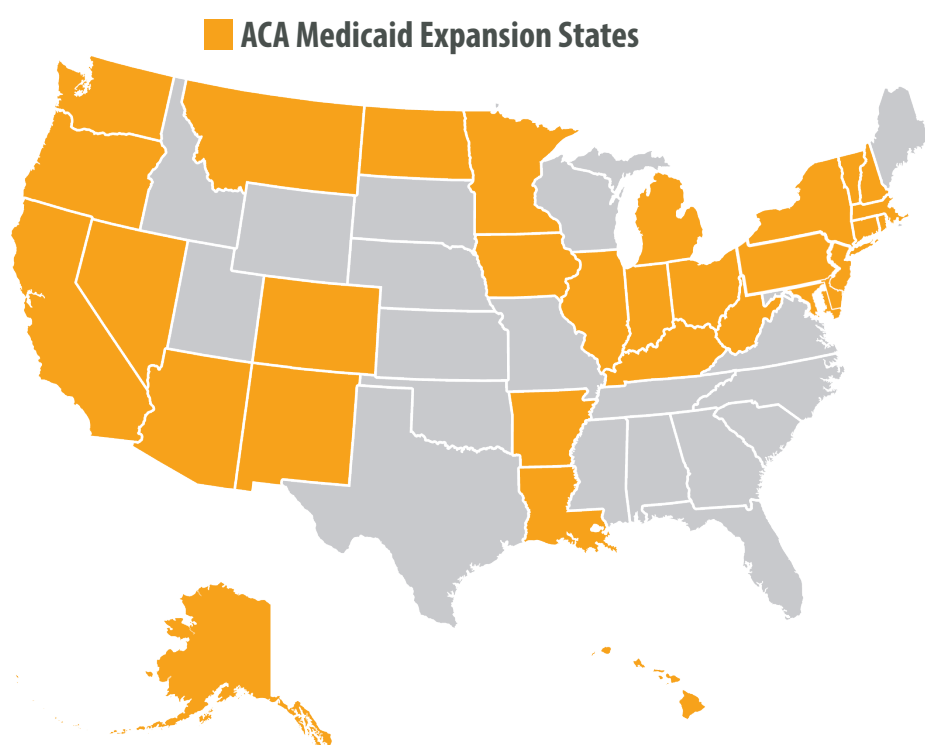
President Donald Trump: In Ryan's camp?

GOP Replacement Plans

Ryan and Price (Feb. 2017)

- Health savings accounts
- High-risk pools
- Tax credits
- Medicaid payment reform
 - Block grants or per capita caps

Medicaid Expansion: The Billion-Dollar Question



House GOP Bill Draft: February 10

- No change to guaranteed issue/pre-existing conditions
- Ends 10 essential health benefits and individual mandate
- **Ends Medicaid expansion**; starts Medicaid per capita caps
- \$15 billion for state innovation grants and high-risk pools
- Age-based (rather than income-based) refundable tax credits to buy coverage

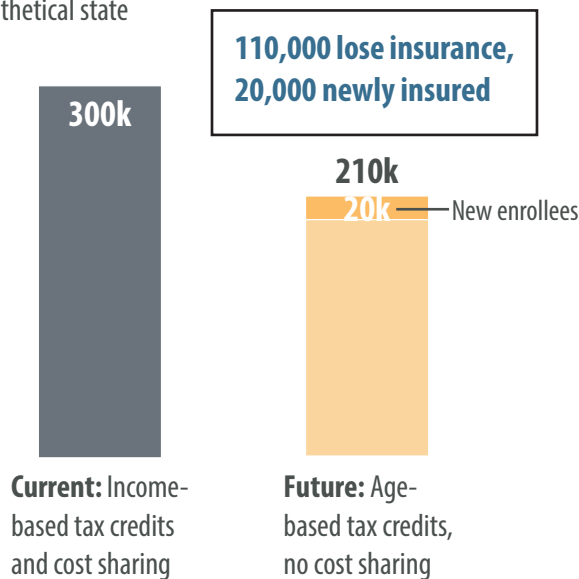
Trump Plan: February 28

- “Access” to coverage for those with pre-existing conditions
- Tax credits and health savings accounts to purchase private coverage
- Resources and flexibility for states to run Medicaid “and make sure no one is left out”
- Legal reforms to bring down cost of care; lower cost of prescription drugs
- Insurance sold across state lines

The Effects of Replacing the ACA

Avalare Analysis of Ryan Plan

Individual market enrollment under ACA and GOP plan for a hypothetical state



Source: Avalare consulting

Rand Analysis of Price Plan

Effects on customers of changing tax credits and age rating

Annual Income: 52-year-old in Colorado Springs	ACA: Monthly Tax Credits for Silver Plan	Price's Plan: Monthly Tax Credits for Any Plan
\$20,000	\$411	\$250
\$40,000	\$170	\$250
\$60,000	\$0	\$250

Age	ACA Annual Premium, 3:1 Age Rating	Premium Using 5:1 Age Rating	Change in Premium
21	\$2,840	\$2,120	(\$720)
64	\$8,510	\$10,600	\$2,090

Source: RAND Corp.

GOP Plans in 35 Words: By Sarah Kliff, Vox.com

Republican plans cover **fewer people** than the ACA currently does. They are generally **better** for people who are young, healthy, and higher income and **worse** for those who are older, sicker, and lower income.

Obamacare vs. 'Obamacare Lite'

Affordable Care Act

Individual mandate

Subsidies

Cadillac tax

Guaranteed issue

Slacker mandate

Republican Replacement

Continuous coverage

Tax credits

Taxing 10% of costliest employer plans

Guaranteed issue

26 year olds on parents' insurance

Top Four Topics for Colorado

1. Future of Connect for Health Colorado
2. Medicaid expansion and funding
3. Future of the Accountable Care Collaborative
4. Concerns with consumer health literacy



The Colorado Health Institute is a trusted source of independent and objective health information, data and analysis for the state's health care leaders. The Colorado Health Institute is funded by the Caring for Colorado Foundation, Rose Community Foundation, The Colorado Trust and the Colorado Health Foundation.

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