

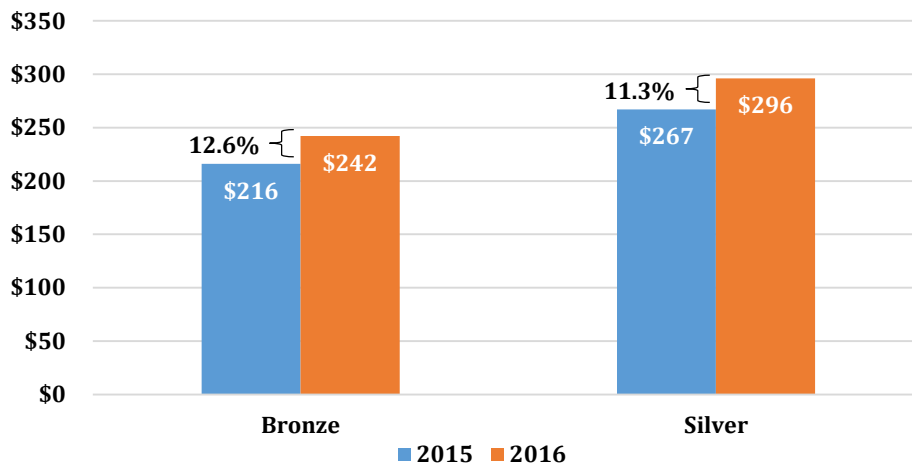
## AFFORDABLE CARE ACT DASHBOARD

March 2016

Following the 2016 Open Enrollment, policymakers are intently watching the ACA's insurance exchanges to assess the marketplace's health and sustainability. House Republicans are also intently working on proposals for comprehensive health care reform, as well as smaller modifications to the ACA that address known problems. To provide context for these developments, Horizon Government Affairs offers this **March 2016 ACA Dashboard**, providing a visual overview of the current landscape of the ACA marketplace.

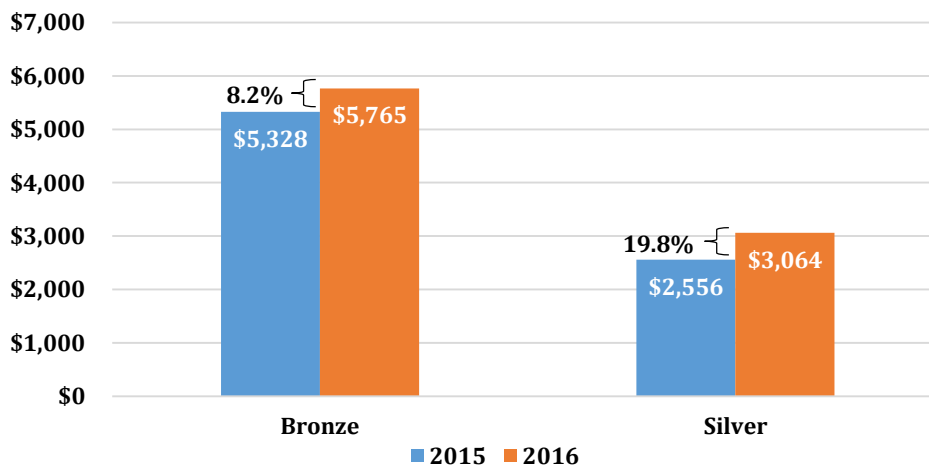
### 2016 Exchange Plans: Average Premiums & Deductibles Up Significantly from 2015

Average Exchange Plan Premiums, 2015-2016



Source: [RWJF, December 2015, "Bronze Premiums by State"](#); [RWJF, December 2015, "Silver Premiums by State"](#)

Average Exchange Plan Deductibles, 2015-2016\*



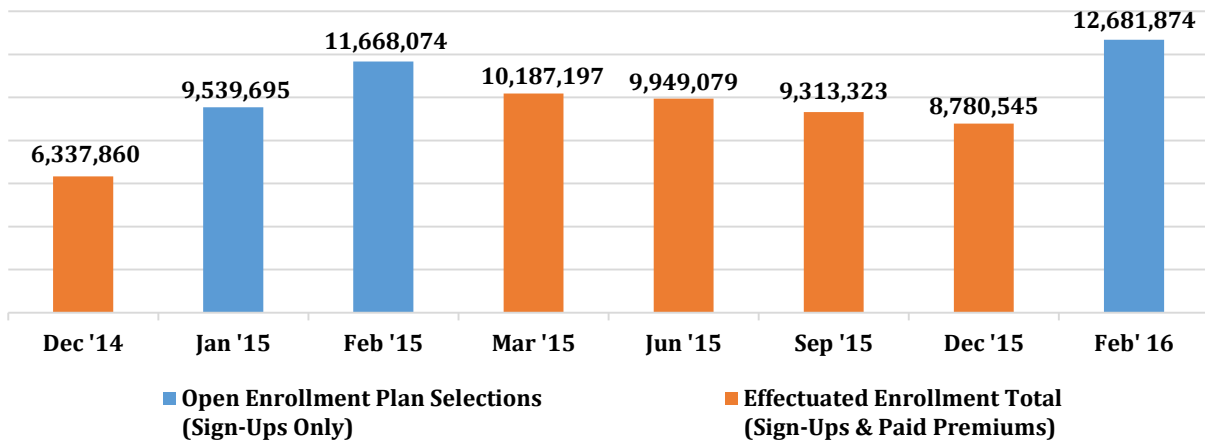
\*Data are for the 38 states utilizing HealthCare.gov only.

Source: [Kaiser Family Foundation, November 13, 2015, "Patient Cost-Sharing in Marketplace Plans, 2016"](#)

## Exchange Enrollment: Roughly 12.7 Million Plan Selections after 2016 Open Enrollment

- While approximately **12.7 million individuals** selected plans by the end of 2016 Open Enrollment, it remains to be seen how many will continue to pay premiums and maintain enrollment through the year.
- For example, in 2015, approximately **11.7 million individuals** selected plans by the end of 2015 Open Enrollment, but just about **8.8 million individuals** had effectuated coverage by December 2015.

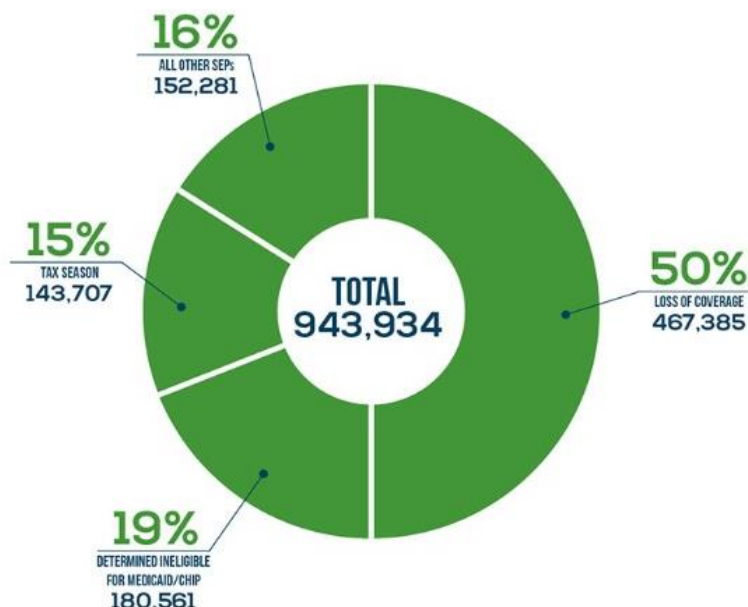
### ACA Insurance Exchange Enrollment Dec 2014 - Jan 2016



Sources: [HHS, January 7, 2016, "January Enrollment Report"](#); [CMS, March 11, 2016, "Effectuated Enrollment Snapshot"](#); [HHS, March 11, 2016, "Final Enrollment Report"](#)

## Special Enrollment Periods: Insurers Raise Concerns Regarding Eligibility Verification

- HHS created more than 30 Special Enrollment Period (SEP) categories to provide allowances for individuals seeking enrollment outside of Open Enrollment for special circumstances.
  - Between February 23 and June 30, 2015, **943,934 new customers** enrolled through these SEPs.
- Insurers contend that large numbers have been allowed to utilize SEPs with little eligibility verification. In response, HHS has proposed a new [Special Enrollment Confirmation Process](#) for plan year 2017.



Source: [CMS, August 13, 2015, "2015 Special Enrollment Period Report"](#)

## Context for 2016 Elections: Public Divided Over Next Steps for the Health Care System

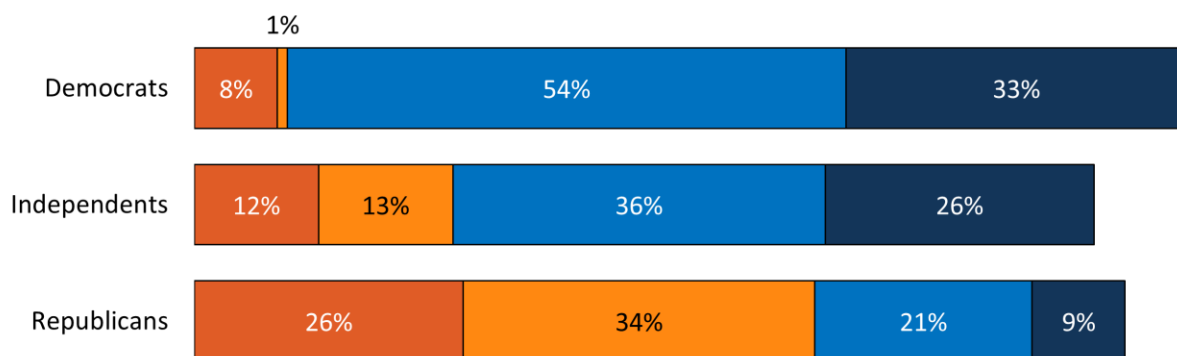
- House Republicans are developing a repeal and replace plan for the ACA, expected to be released prior to the 2016 Republican National Convention in July.
- Whether the public embraces another overhaul of the health care system remains to be seen.

Which of the following comes closest to your view of the future of the U.S. health care system?

- The health care law should be repealed and NOT replaced
- The health care law should be repealed and replaced with a Republican-sponsored alternative
- Lawmakers should build on the existing health care law to improve affordability and access to care
- The U.S. should establish guaranteed universal coverage through a single government plan



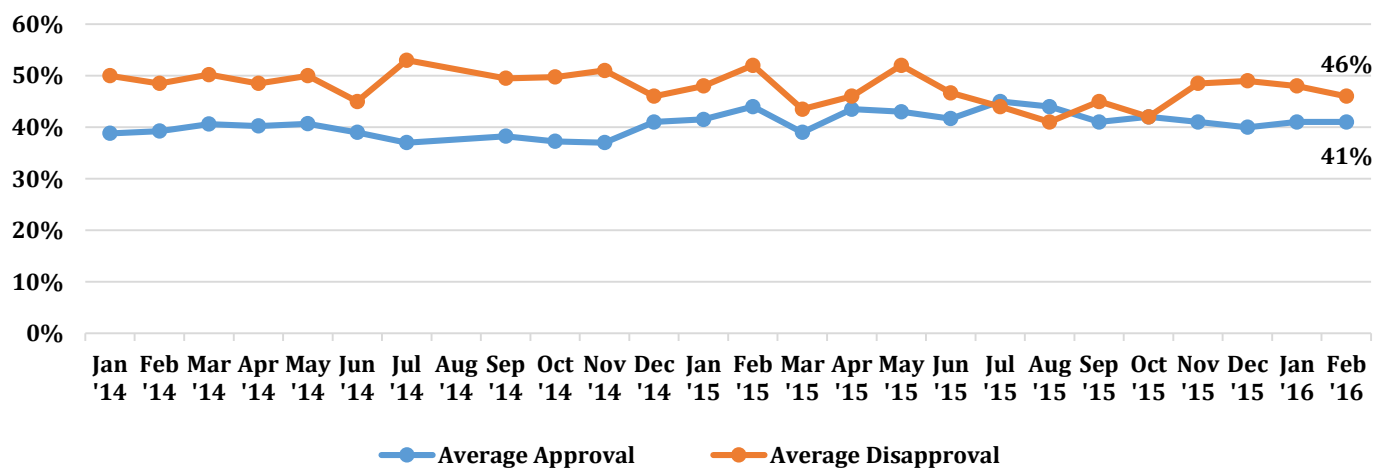
By Political Party ID



Source: [Kaiser Family Foundation, February 25, 2016, "Kaiser Health Tracking Poll: February 2016"](#)

## Public Opinion: Views on ACA Remain Divided Following 2016 Open Enrollment

Public Approval of the ACA, 2014-2016

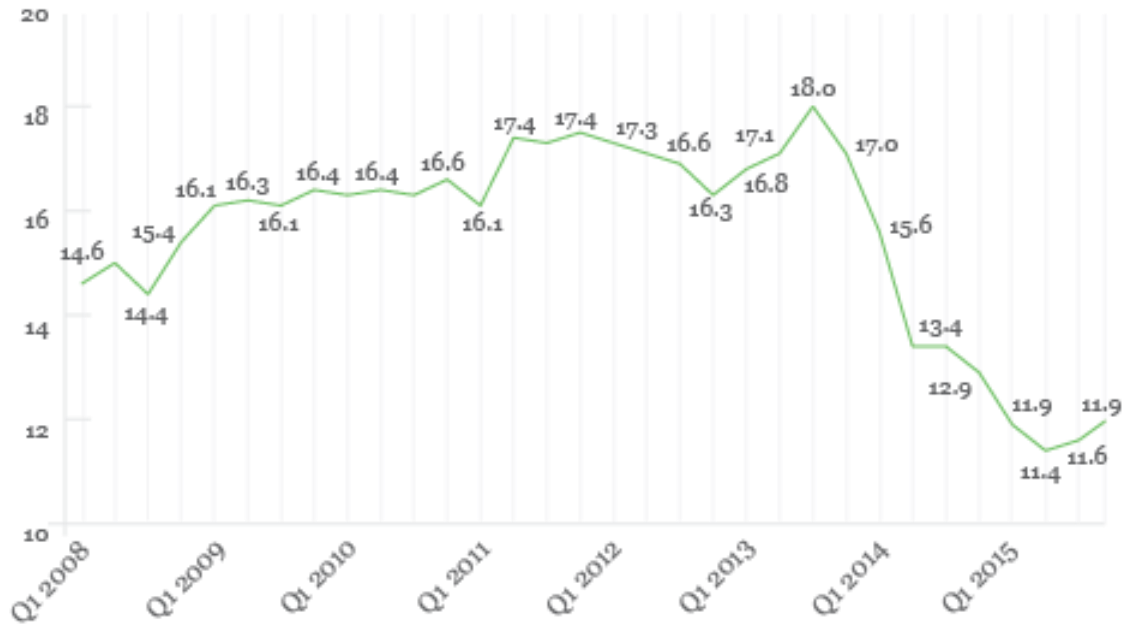


Sources: [Kaiser Family Foundation](#), [Gallup](#), [NBC/Wall Street Journal](#), [ABC/Washington Post](#), [CBS/New York Times](#)

## Total Impact: Uninsured Rate Down 5.2% Since Key ACA Provisions Took Effect

- The uninsured rate has fallen significantly, largely due to increased enrollment in Medicaid.

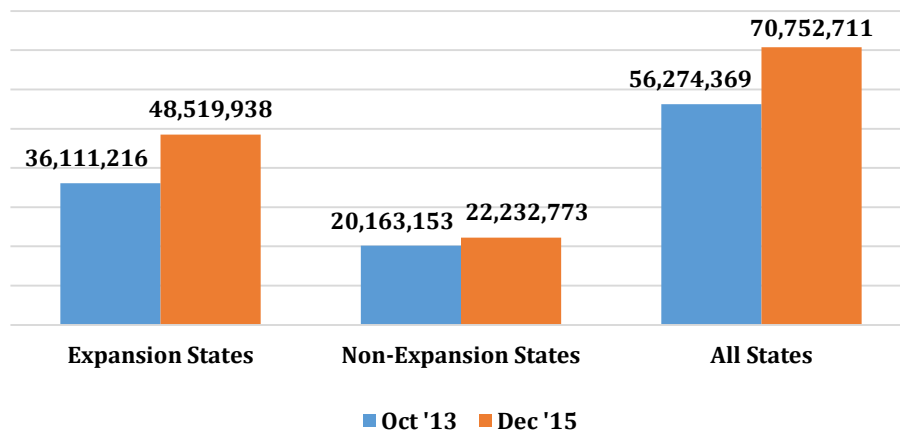
Share Uninsured in the U.S, by Quarter, 2008-2015



Source: [Gallup, January 7, 2016, "U.S. Uninsured Rate 11.9% in Fourth Quarter of 2015"](#)

## Medicaid/CHIP Enrollment: Roughly 14.4 Million New Enrollees Since October 2013

Medicaid/CHIP Enrollment  
Oct 2013 - Dec 2015



Source: [CMS, February 29, 2016, "Medicaid & CHIP: December 2015 Enrollment Report"](#)