

AFFORDABLE CARE ACT DASHBOARD

October 2015

As we enter the fall, Congress is considering a number of bills modifying and repealing certain provisions of the ACA. In addition, open enrollment for the 2016 plan year begins on November 1, 2015, running through January 31, 2016. To help set the stage for these upcoming developments, Horizon Government Affairs offers this **October 2015 ACA Dashboard**, providing a visual and concise update of the current landscape of the ACA marketplace.

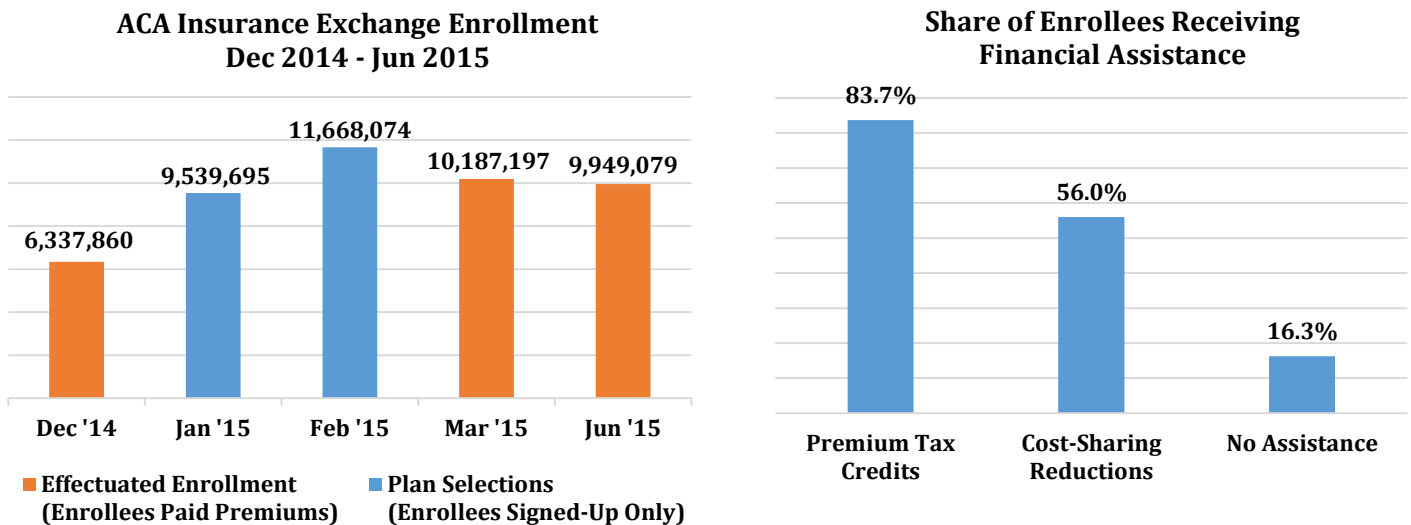
2016 Exchange Plan Premiums: First 22 States With Complete Filings Show Wide Range



*Data includes 22 states with complete rate filings to-date. Premium changes based on weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography.

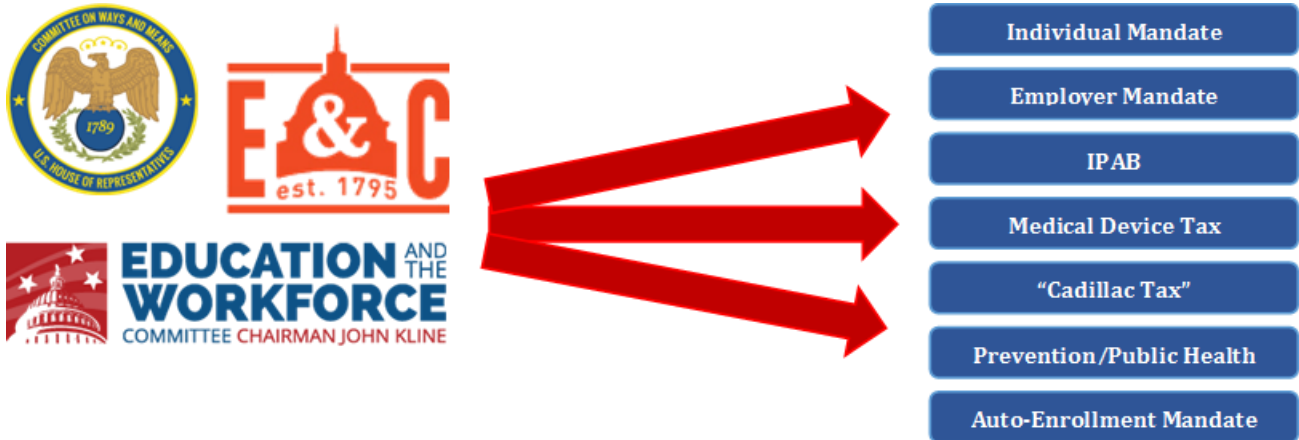
Source: [McKinsey Center for U.S. Health System Reform, September 29, 2015, "2016 Individual Exchange Filings"](#)

ACA Exchange Enrollment: Roughly 9.9 Million Effectuated Enrollees as of June 30, 2015



Sources: [CMS, September 9, 2015, "June 30, 2015 Effectuated Enrollment Snapshot"](#); [CMS, June 2, 2015, "March 31, 2015 Effectuated Enrollment Snapshot"](#); [HHS, March 10, 2015, "March Enrollment Report"](#); [HHS, January 27, 2015, "January Enrollment Report"](#)

Legislative Agenda: House Committees Use Reconciliation to Repeal ACA Provisions

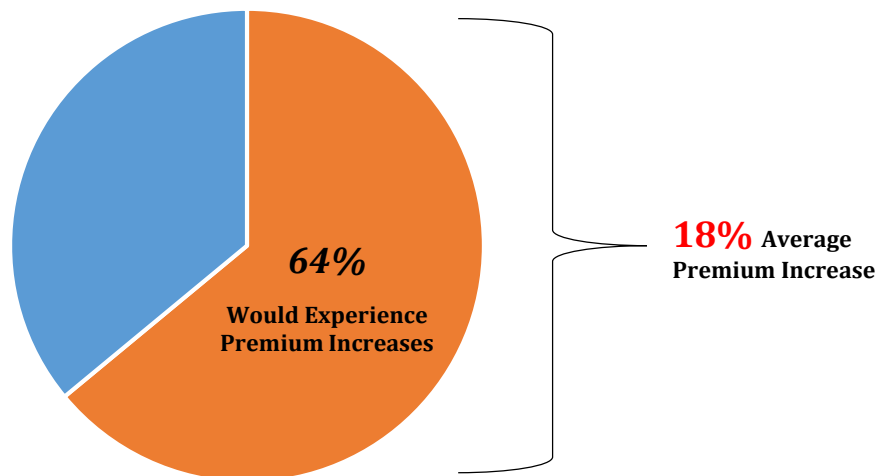


- Reconciliation is a fast track process that allows the Senate to pass legislation with a simple majority vote, instead of the usual 60-vote threshold, making it more likely to reach the president's desk.
- The bill is expected to pass the house and may pass the Senate, but the President is expected to veto it.

Legislation Spotlight: Small Group Change to Increase 2016 Premiums by 18% AVG

- Starting in 2016, the ACA will change the definition of the "small group market" to include employers with up to 100 employees—an increase from the current definition of up to 50 employees.
- This change will subject many small businesses with 51-100 employees to new rating restrictions and benefit requirements that would likely negatively affect plan premiums and flexibility for employees.

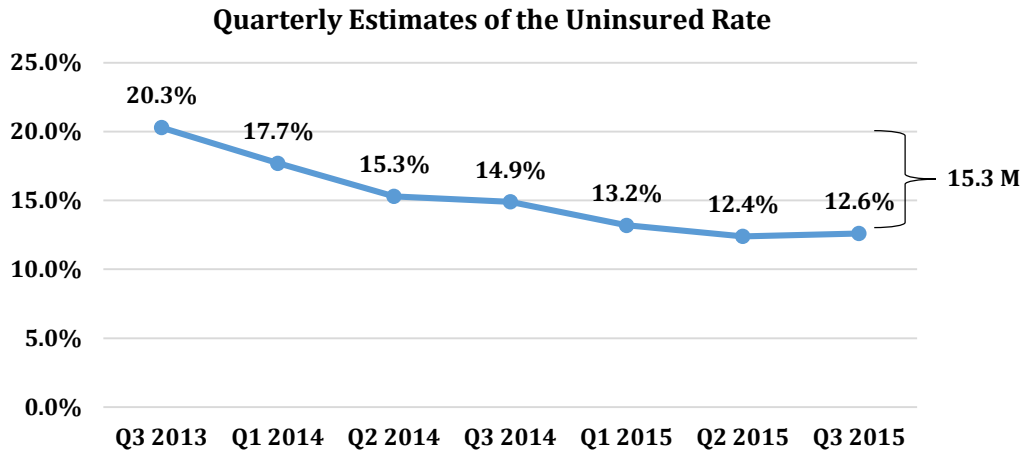
Estimated Share of Small Business Employees Impacted by 2016 Small Group Redefinition



Source: [Oliver Wyman, January 27, 2015, "Impact of Including Employers with 51 to 100 Employees in the Small Group Market in 2016"](#)

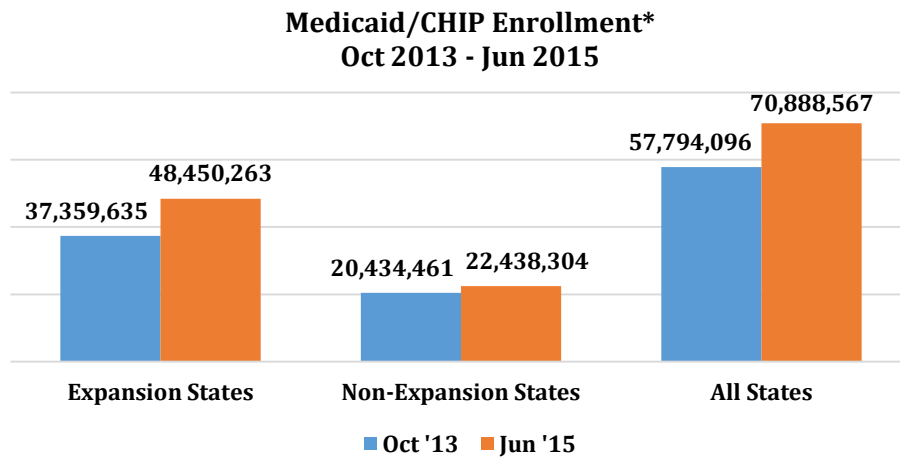
- This week, both the House and Senate passed the **Protecting Affordable Coverage for Employees Act (H.R. 1624/S. 1099)** to provide flexibility to states to retain their current small group market definition and preserve access to affordable coverage for millions of employees and their families.
- The President is expected to sign the bill into law shortly.

Total Impact: HHS Estimates 15.3 Million Gained Coverage Since October 2013



Source: [HHS, September 22, 2015, "Health Insurance Coverage and the Affordable Care Act"](#)

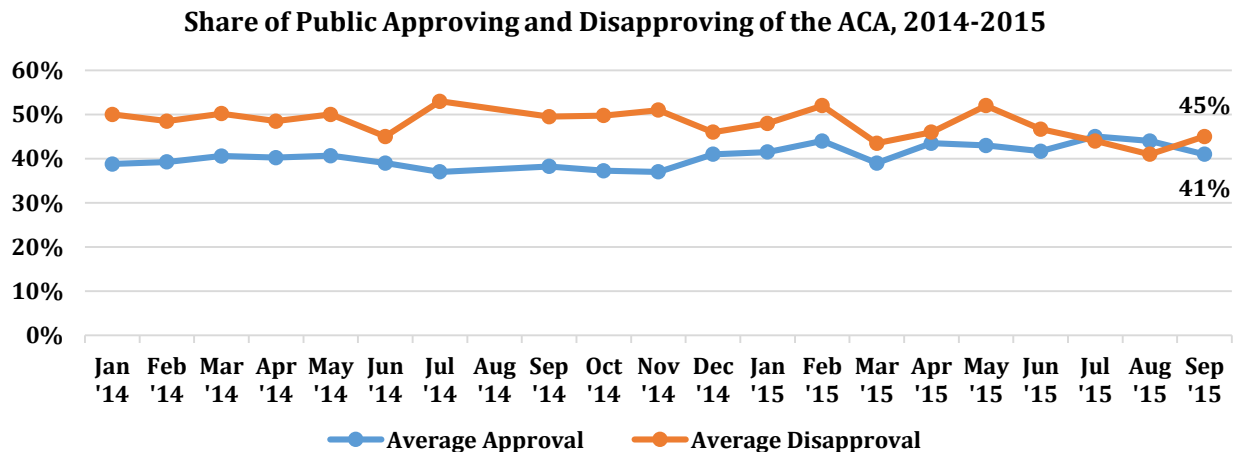
Medicaid Enrollment: Roughly 13.1 Million Total New Enrollees Since October 2013



*Data do not include total enrollment from Connecticut and Maine.

Source: [CMS, August 31, 2015, "Medicaid & CHIP: June 2015 Enrollment Report"](#)

Public Opinion: Views Remain Divided After Recent Narrowing



Sources: Kaiser Family Foundation, Gallup, NBC/Wall Street Journal, ABC/Washington Post, CBS/New York Times