

What's Next in DC?

House bipartisan caucus outlines key policy changes to stabilize ACA markets and bring down premiums



House “Problem Solvers” caucus

- If passed, the “Problem Solvers” package would likely drive down premiums and deductibles for Obamacare enrollees, according to Kaiser Foundation
- Continue cost-sharing reduction payments
- Create stability fund for states to lower premiums and limit losses for insurers
 - Both Senate and House bill had this policy proposal
- Exempt small businesses from the ACA employer mandate that taxes any businesses with more than 50 employees
 - The caucus would change the number of employees to 500
- Repeal the medical device tax
- Provide clear guidelines and regulations that allow insurers to sell across state lines

Trump could end CSR payments, which would cause an increase in premiums and federal spending



If Trump stops CSR payments:

- Insurance costs would rise
- Companies opting to remain in the market would be forced to increase premiums to make up for the lost government payments
- Marketplace insurers across the country would likely raise premiums for silver plans by anywhere from **9-27%**
- This also would increase federal spending above what the CSRs cost, since higher premiums mean larger premium tax credits.

In 2017, 7 million people qualified for CSRs—**58%** of all marketplace enrollees