

Subject: REDC Policy Update 11.8.19

Good Evening REDC Members,

Below you will find your weekly policy update. Wishing each of you a happy weekend 😊

SERVE Act:

Senate SERVE Act:

We are working with Senator Shaheen's staff to have the Senator tour Cambridge Eating Disorders Center in Concord, NH with local press

Media Hits: Military Times: <https://www.militarytimes.com/pay-benefits/2019/10/24/bills-seek-to-improve-training-tricare-health-coverage-for-eating-disorders-among-troops-family-members/>; Women's Congressional Policy Inc. <https://www.wcpinst.org/source/weekly-legislative-update-october-28-2019/>

House SERVE Act:

New House co-sponsors: Reps. Judy Chu (D-CA) and Lucille Roybal-Allard (D-CA)

General Updates:

All follow-up has been conducted from REDC Advocacy Day

The SERVE Act will be on the TRICARE for Kids Coalition agenda for their meeting on November 20

ACA—CONGRESSIONAL

Senate Joint Resolution 52 Fails 43-52

Senate Democrats led a resolution to overturn the Trump Administration's guidance on 1332 waivers, which would give states the ability to submit waivers that undermine the ACA benchmark plans

Senator Susan Collins (R-ME) was the only Republican to vote with Democrats

Senate Finance Committee Holds Hearing Entitled, "Treating Substance Misuse in America: Scams, Shortfalls, and Solutions (*full memo attached*)"

The hearing focused on the drug epidemic in America and issues with treatment facilities engaging in fraudulent activities.

The hearing examined ways to combat fraud in facilities, including states that have implemented oversight programs to monitor facilities.

Senators Warner (D-VA) and Kaine (D-VA) Inquire About the Effects of Short-Term Plans on Virginians

The Senators penned a letter to the Virginia Insurance Commissioner on the availability of junk plans in the state. The text of the letter can be read [here](#).

The Senators have requested answers to the following questions:

How many Virginia residents are currently enrolled in short-term limited-duration insurance plans?

Has the Commission received complaints from Virginia residents regarding the marketing practices of such plans? If so, summarize the substance of the complaints and the number of complaints the Commission has received.

How is the Commission working to ensure that individuals obtain quality, comprehensive coverage during the upcoming open enrollment period?

Has the Commission taken any enforcement actions against companies that have mislead consumers as to what their plans will cover?

How is the Commission collaborating with other states to limit the proliferation of junk plans and ensure that individuals have access to both the necessary information and comprehensive coverage they need?

C. ACA—REGULATORY

Georgia First State to Seek Greater ACA Leeway Through 1332 Waiver

GA Republican Governor will request a sweeping ACA waiver overhaul to the state's individual insurance market, making it the first state to seek permission to bypass key ACA insurance protections.

The changes include allowing people to receive employer contributions on top of federal subsidies to purchase private insurance—eventually including plans that don't meet ACA compliance. It would also propose removing the state from the Healthcare.gov platform and rely in insurance companies websites and third-party brokers for enrollment. Last, it would implement a state reinsurance program to lower premiums, a model that has been approved in a dozen states—both red and blue.

The plan would give GA direct control over distribution of the health law's generous subsidies for private insurance, which totals around \$2.7 billion each year for the state.

It is unclear if the waiver was approved by CMS if it would pass legal muster. The waiver submission, if approved, would be phased in beginning in 2021.

Healthcare.gov Suffers Hiccups As Open Enrollment Begins

The 7th ACA Open Enrollment began November 1 with a rocky start as error messages occasionally appeared telling users to "try again." Some were unable to view plans while others received incorrect eligibility information.

Just over 177,000 people signed up for ACA coverage through Healthcare.gov during the first two days of open enrollment. That is well behind the 372,000 in last years first report.

Despite issues, CuidadoDeSalud.gov, the Spanish-language version of the website, saw a 7% uptick in visitors compared to last year's initial report.

Of those individuals who have enrolled so far, about 27% are new customers—a slightly higher percentage than last year.

About two-thirds of enrollees receiving subsidies, who make up about 87 percent of the market, will pay less than \$75 per month in premiums if they keep the same level of coverage, and about one-third will pay under \$10 per month.

High out-of-pocket costs continue to be a challenge. The median deductible for midlevel "silver" plans is more than \$4,600, up 3 percent from this year.

[Kaiser Family Foundation Releases ACA Premium Data](#)

2020 health insurance premiums are falling by 4% on average. For unsubsidized premiums for benchmark silver plans are dropping by 3.5% and just under 3% for the lowest bronze, silver and gold plans.

ACA premium tax credits will cover the full premium of the lowest-cost bronze marketplace plan in 85% of counties.

KFF has also updated their [Health Insurance Marketplace Calculator](#), consumers can generate estimates of their health insurance premiums and federal subsidies they may be eligible for. Additionally, consumers can also search more than [300 FAQs](#) about open enrollment, health insurance marketplaces and the ACA.

Uninsured Rate for Children Rises

More than 4 million kids were uninsured in the U.S. last year, undercutting coverage gains made under the ACA according to a [new report](#) from the Georgetown University Center for Children and Families.

That's 400,000 more uninsured children compared to 2016.

The coverage losses were most pronounced among children under 6 years old and families that earn between 138 percent and 250 percent of the FPL.

FL, GA, OH, TN, TX, UT and WV are the states that have the sharpest increases in uninsured rates among children.

Best,
Katrina, Allison & the Center Road Solutions team