

10/29/2021

Hello REDC Members,

Here is your weekly policy update.

### **NDAAs Status:**

- Members on both sides of the aisle are getting antsy for a Senate NDAA vote, and Chairman Reed has assured it will have its day before Thanksgiving.
- Shaheen and Tillis are ready to introduce the SERVE amendment and we are working hard to ensure its final passage into law.
- Klobuchar, Shaheen, and Rounds are ready and excited to introduce the military health professionals' eating disorders training amendment.
- Next Steps:
  - **Senate Floor Amendment & Passage:** Senators Shaheen & Tillis will submit the SERVE amendment language and Senators Klobuchar, Shaheen, & Rounds will submit military health ED training language ahead of the Senate Floor vote. We will advocate hard and activate grassroots/tops to get both amendments passed!
  - **Conference Negotiations:** Then both the House & Senate NDAA will need to be negotiated (called conferenced) for differences, and have one more vote in both Chambers

### **Telehealth**

#### **Final HDHP-HSA Letter**

- Attached is the final letter REDC joined to House and Senate Committee leadership to maintain CARES Act provisions that have allowed 35 million Americans with high-deductible health plans coupled with Health Savings Accounts (HDHP-HSAs) to receive telehealth benefits from their employer or insurer pre-deductible.
  - These provisions would expire on December 31, 2021 and is not tied to the Public Health Emergency (PHE) declaration.

#### **Final Letter to Governors on Emergency Licensure Waivers**

- Attached is the final letter REDC joined which will be tailored and sent to all 50 governors urging them to maintain and expand licensure flexibilities for the duration of the PHE, reinstating licensure flexibilities if they have expired or implementing new flexibilities to better address patient needs during the ongoing pandemic.

### **ACA**

## Lower Premiums Likely in 2022

- Consumers shopping for health coverage on the federal ACA exchanges can likely find lower premiums and more choices for the 2022 plan year.
- The average premium for the benchmark silver plan in 2022 will decline by 3% a month for 33 states that are participating in the federal exchange.
  - This is the 4th year in a row that premiums have dropped.
  - For example, the average benchmark plan is 10% lower for a 27-year-old and 9% lower for a family of four than in 2018, before subsidies.
- Some 213 issuers will participate in the federal exchange in 2022, 32 more than this year.
  - Enrollees will have access to between 6 and 7 issuers and more than 107 plans, on average.
- 3 states—KY, ME, and NM—have launched their own exchanges for 2022. Doing so gives them more control over negotiating with insurers on costs, as well as running and marketing their open enrollment periods.
  - The switch to state-based marketplaces will also save residents money since they will no longer have to pay a surcharge on premiums levied by the federal exchange.
    - For example, KY enrollees are expected to save at least \$15 million a year.

Have a great weekend!

The Center Road Solutions Team