



The Affordable Care Act: How would it impact health insurance in Kansas?

Testimony Prepared for the Senate Financial
Institutions and Insurance Committee
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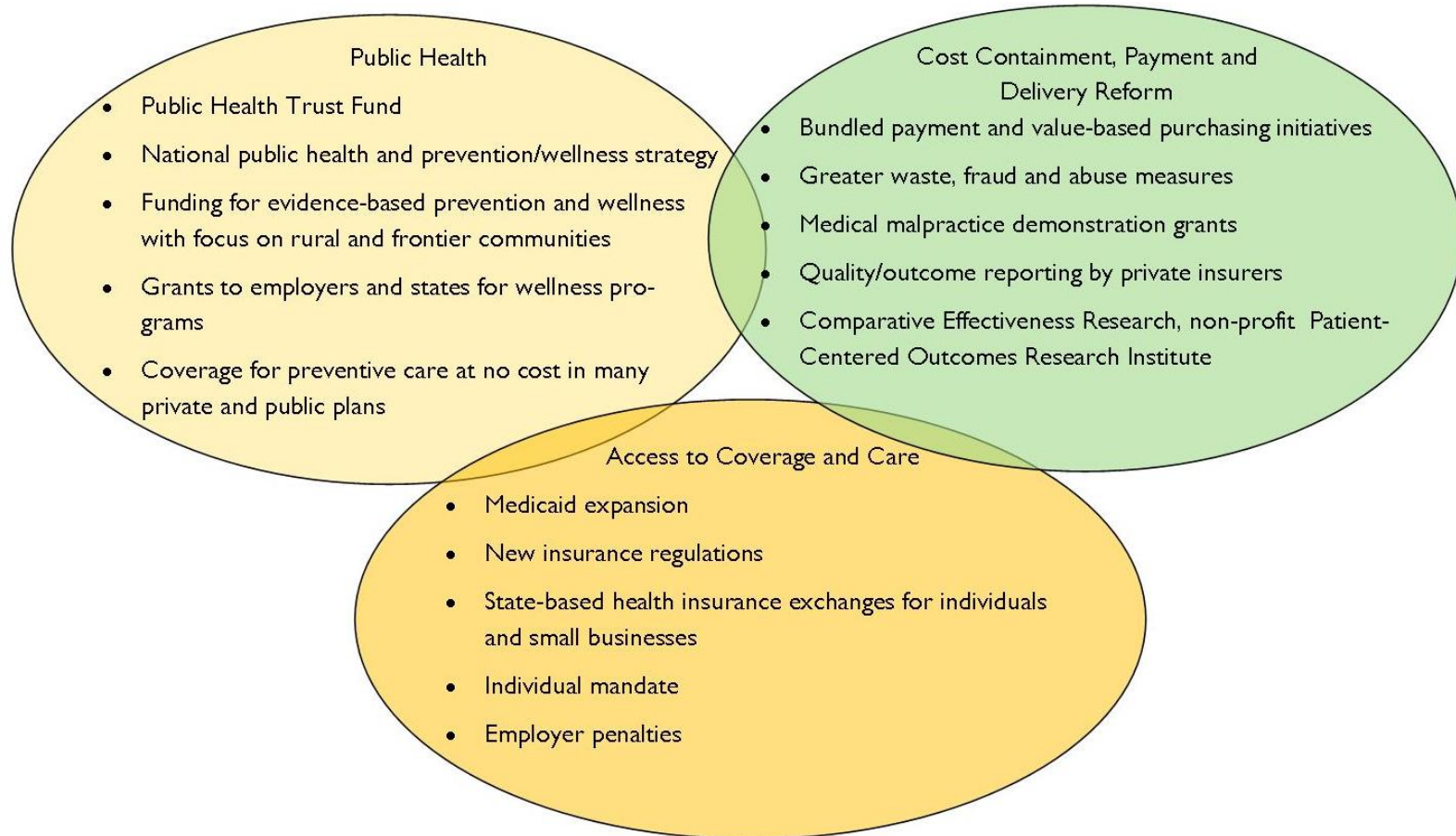
Kansas Health Institute

The Kansas Health Institute is an independent, nonprofit health policy and research organization that informs policymakers about important issues affecting the health of Kansans.

Our mission is to inform policymakers by identifying, producing, analyzing and communicating information that is timely, relevant and objective.



Three Primary Components of the ACA





Focus for Today: Access to Coverage and Care

Access to Coverage and Care

- Medicaid expansion
- New insurance regulations
- State-based health insurance exchanges for individuals and small businesses
- Individual mandate
- Employer penalties



Impact on Insurance Market

Market

Non-Exchange Market

Small Business Exchange/
Individual Exchange

Medicaid



Impact on Employers

Employers

- Employer penalties
- Tax credits
- New coverage options

Market

Non-Exchange Market

Small Business Exchange/
Individual Exchange

Medicaid



Impact on Consumers

Consumers

- Individual Mandate
- New coverage options

Employers

- Employer penalties
- Tax credits
- New coverage options

Market

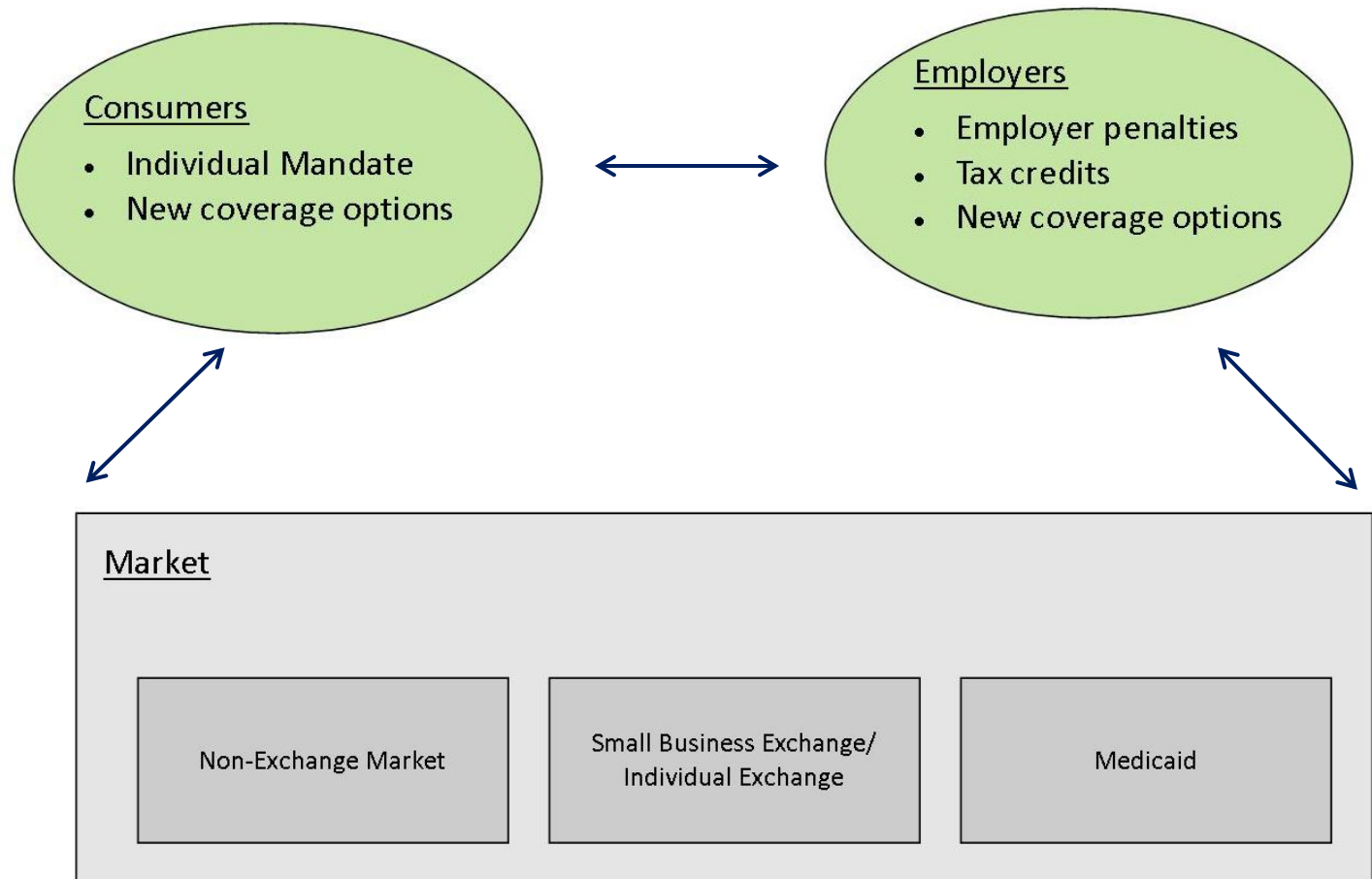
Non-Exchange Market

Small Business Exchange/
Individual Exchange

Medicaid

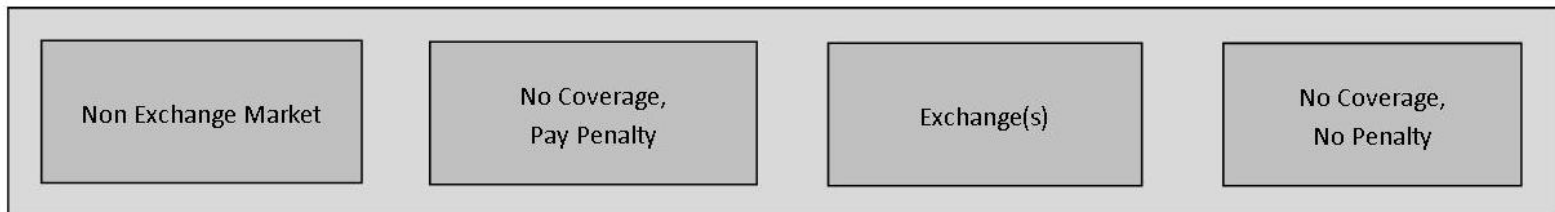
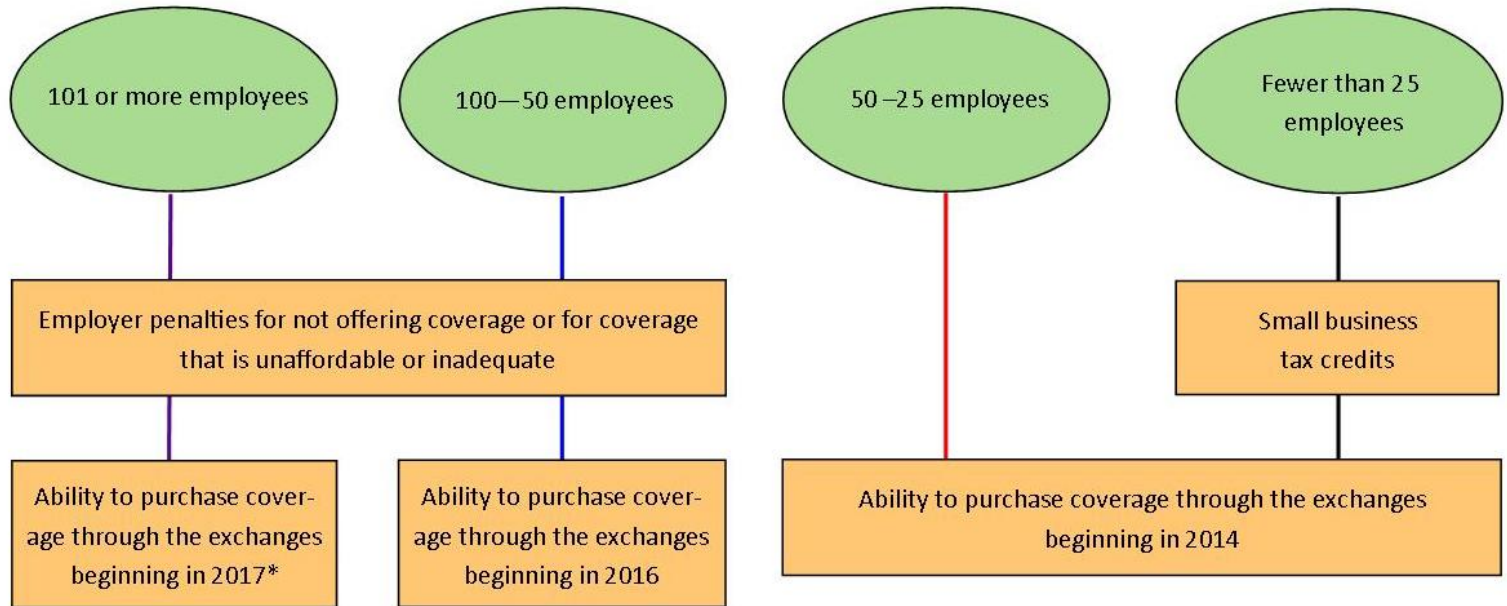


How the Pieces Connect



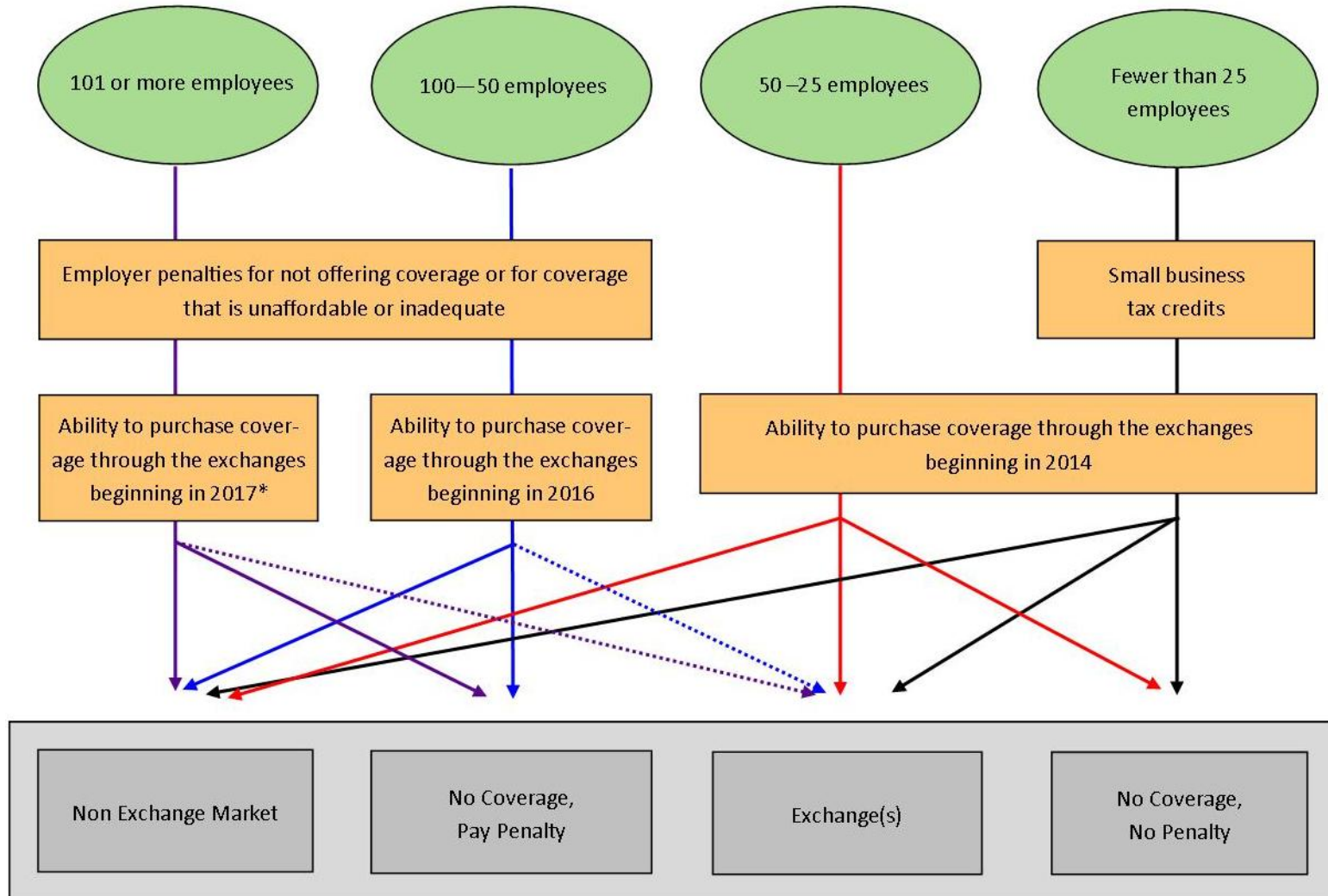


The Employer Experience



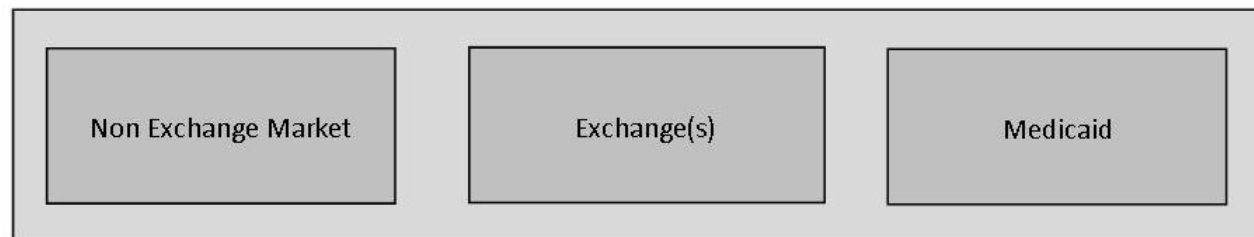
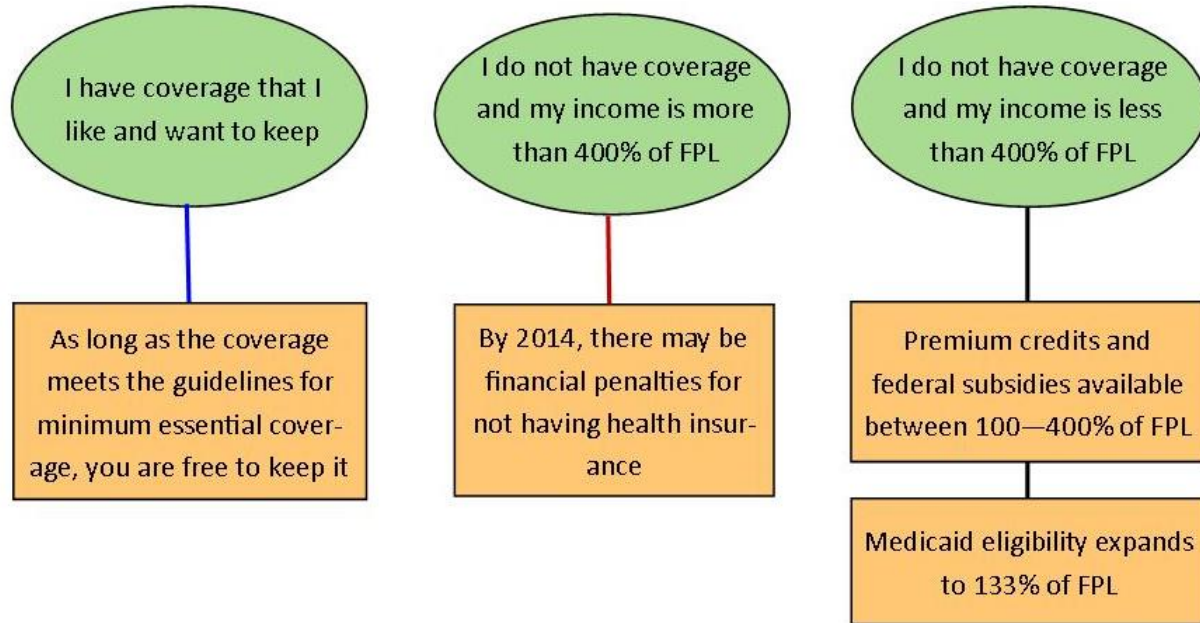


The Employer Experience



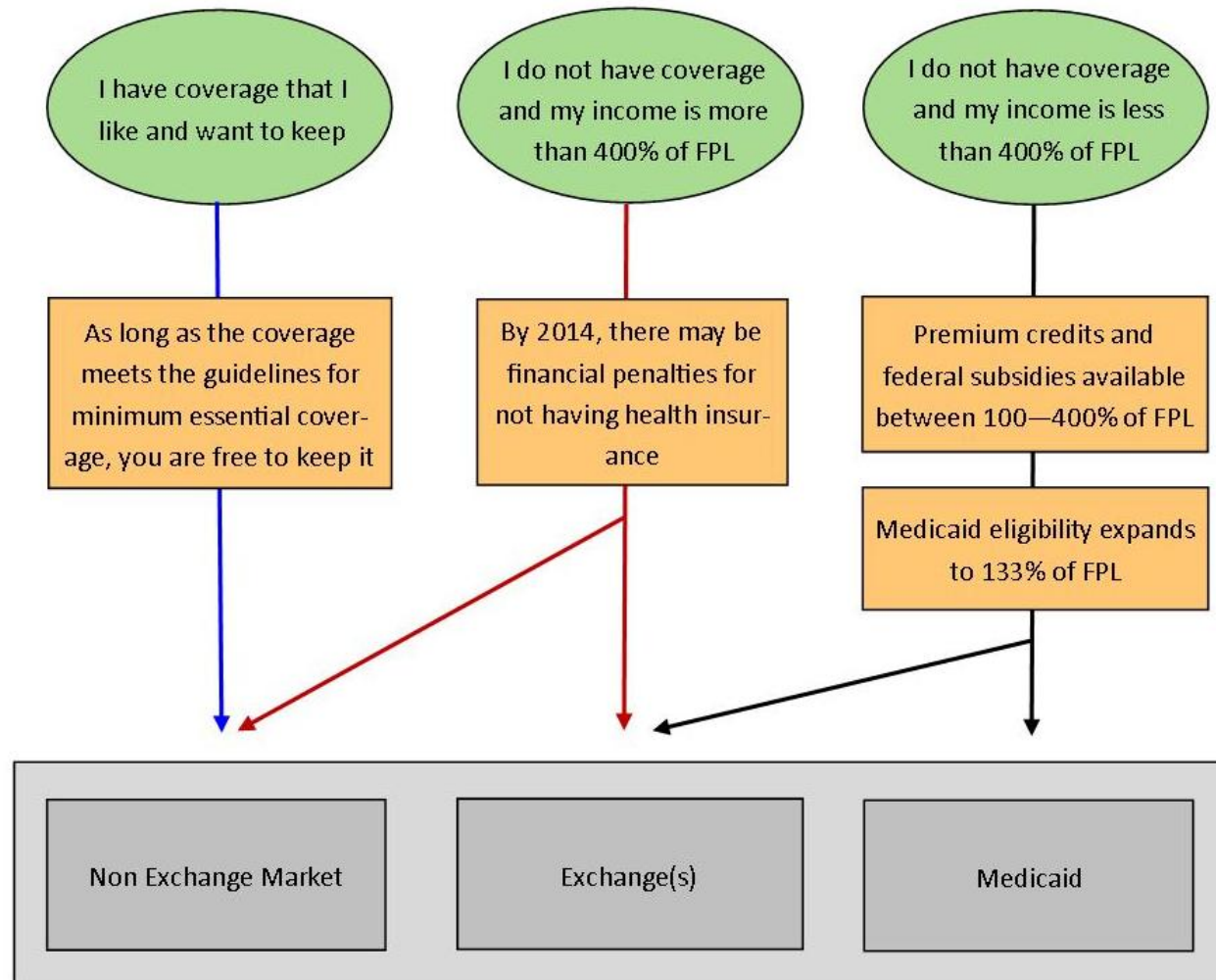


The Consumer Experience



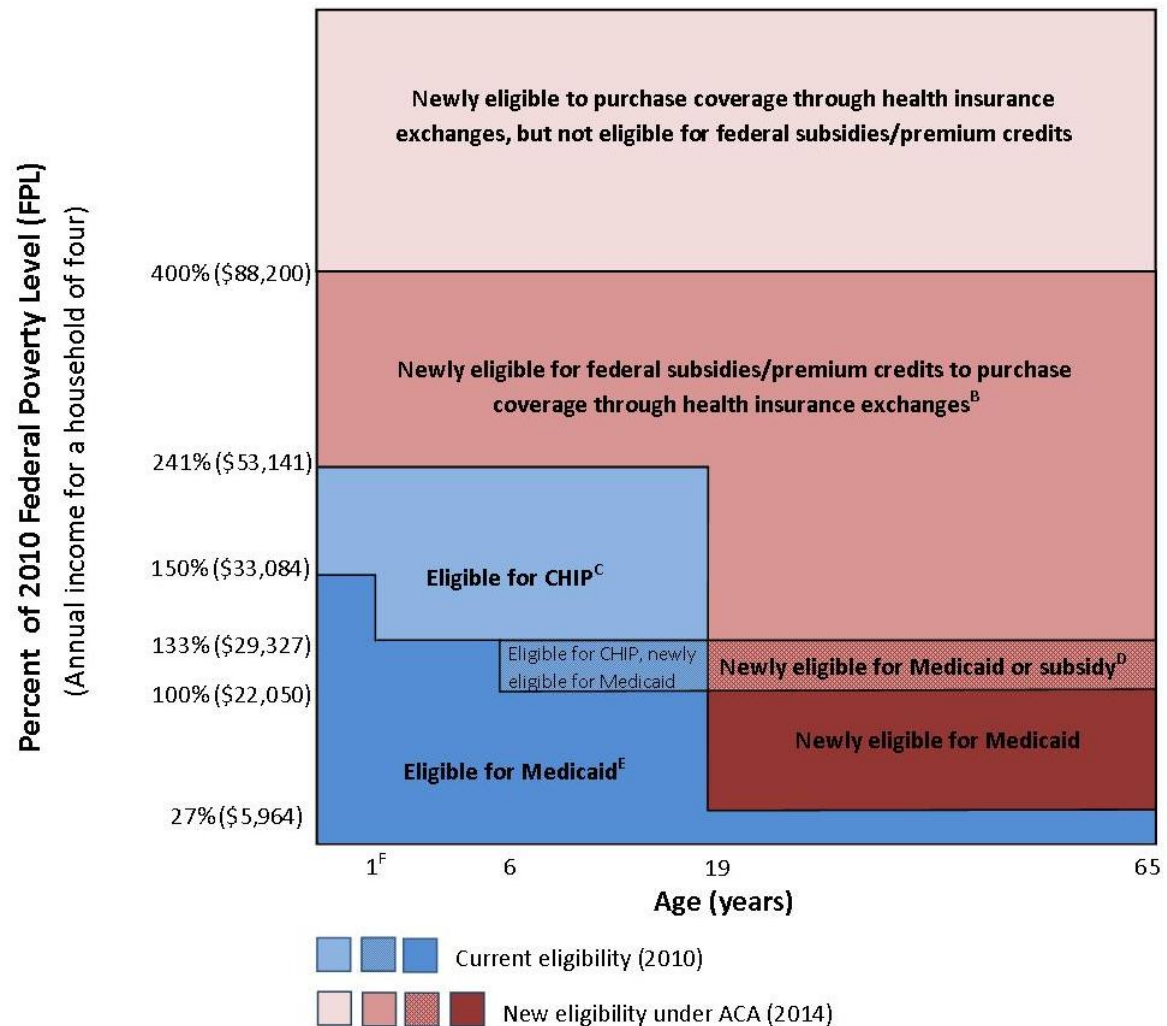


The Consumer Experience



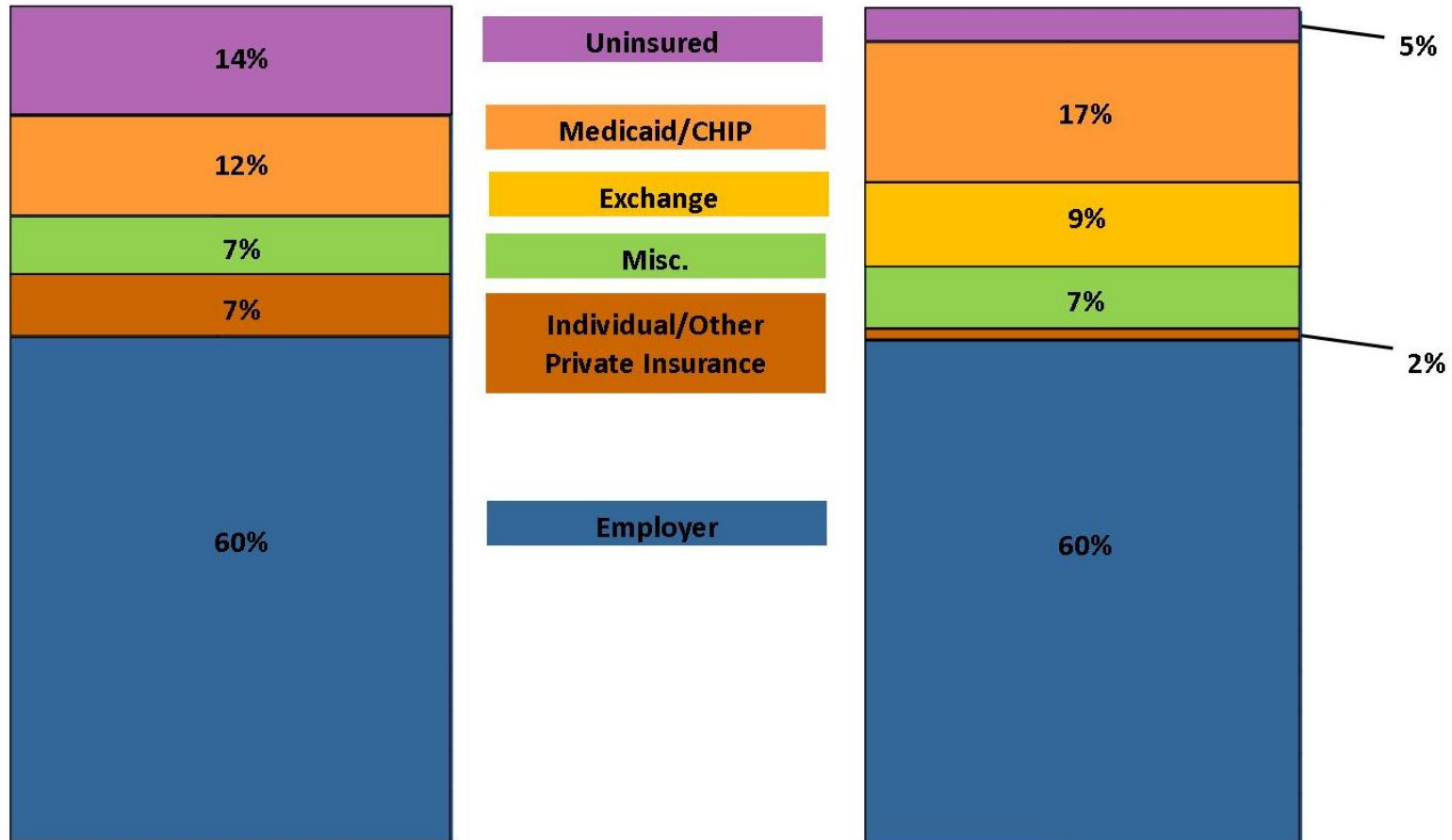


Current Eligibility (2010) and New Eligibility Under ACA (2014)





Coverage Projections Pre and Post ACA



Data courtesy Georgia Health Policy Center, 2011



Looking Ahead

- Infrastructure needs for health insurance exchanges and Medicaid expansion
- State and industry capacity to comply with new insurance regulations
- Financial and market impact of insurance regulations
- Health professional workforce needs
- Administrative onus on larger employers
- Information and outreach to consumers



Questions?



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Information for policy makers. Health for Kansans.