

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

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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

Public Health

- Public Health Trust Fund
- · National public health and prevention/wellness strategy
- Funding for evidence-based prevention and wellness with focus on rural and frontier communities
- Grants to employers and states for wellness programs
- Coverage for preventive care at no cost in many private and public plans

Cost Containment, Payment and Delivery Reform

- Bundled payment and value-based purchasing initiatives
- Greater waste, fraud and abuse measures
 - Medical malpractice demonstration grants
 - Quality/outcome reporting by private insurers
- Comparative Effectiveness Research, non-profit Patient-Centered Outcomes Research Institute

Access to Coverage and Care

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



Focus for Today: Access to Coverage and Care

Access to Coverage and Care

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Impact on Insurance 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

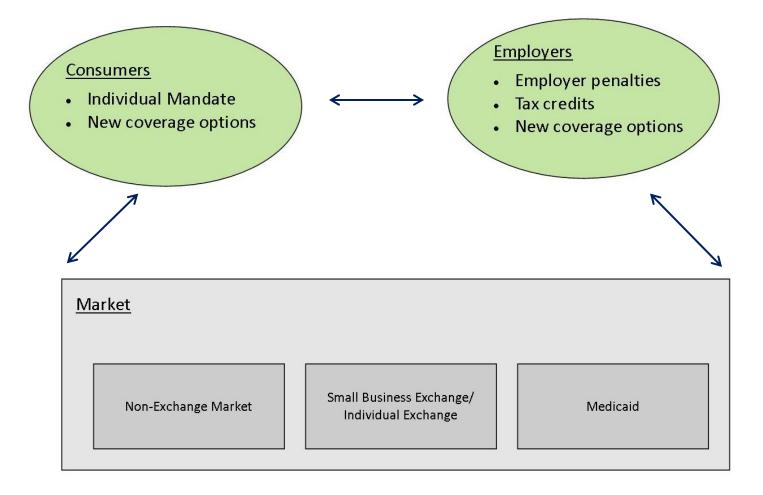
Employers

- Employer penalties
- · Tax credits
- New coverage options

Market Non-Exchange Market Small Business Exchange/ Individual Exchange Medicaid

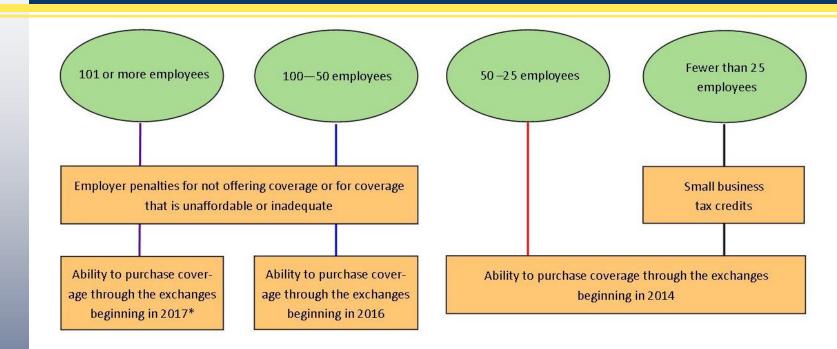


How the Pieces Connect





The Employer Experience



Non Exchange Market

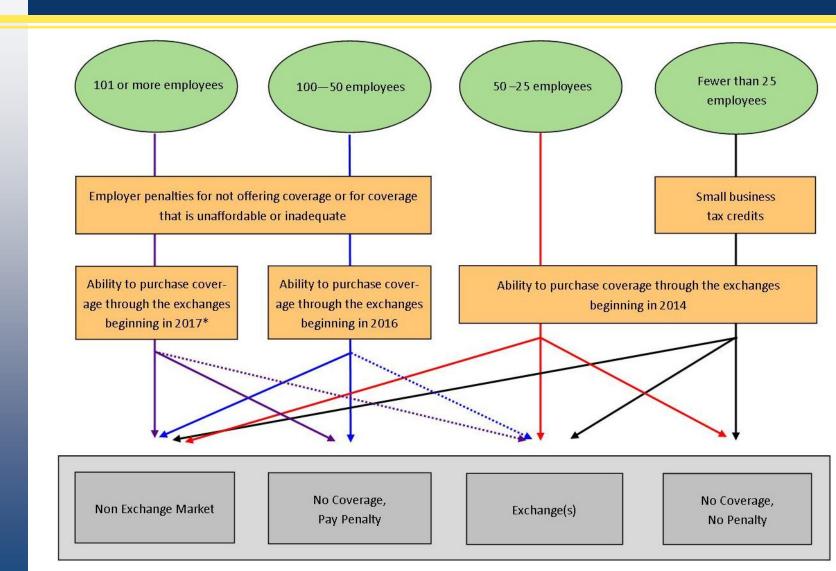
No Coverage, Pay Penalty

Exchange(s)

No Coverage, No Penalty

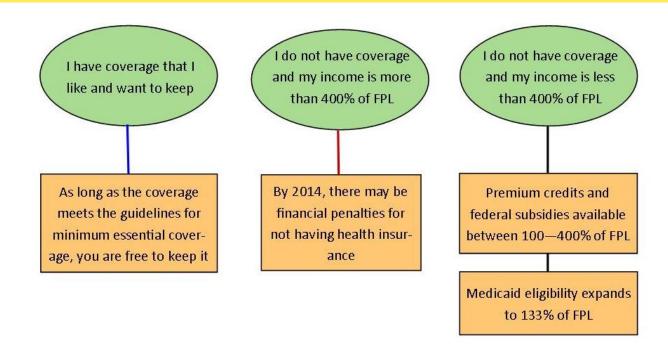


The Employer Experience





The Consumer Experience



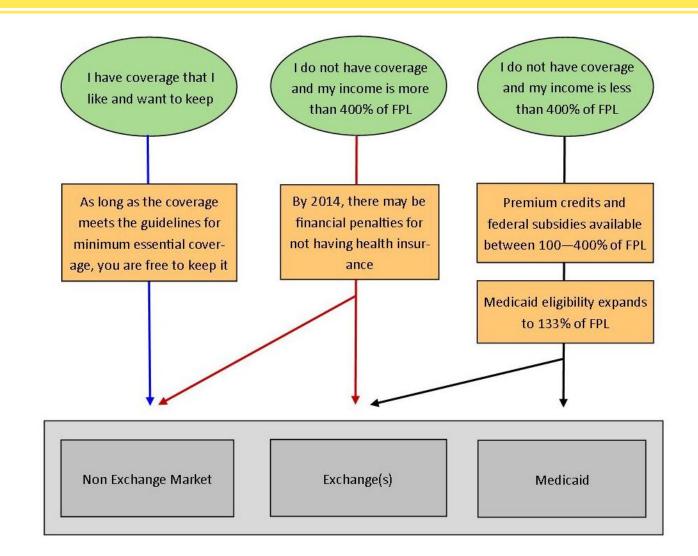
Non Exchange Market

Exchange(s)

Medicaid

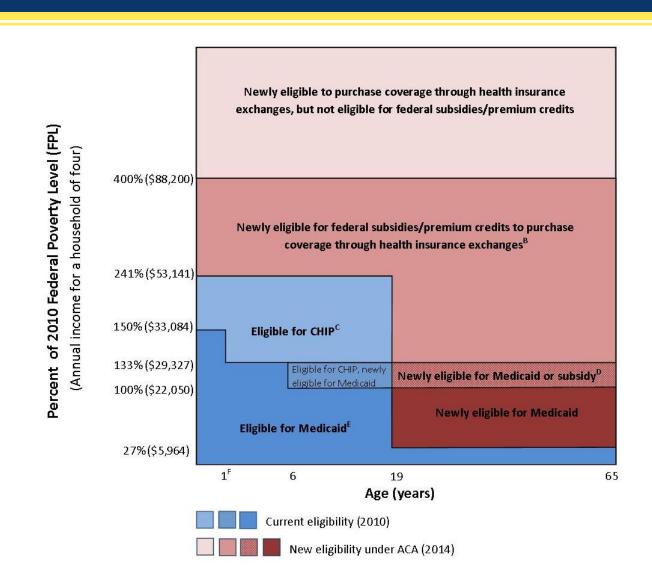


The Consumer Experience





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





Coverage Projections Pre and Post ACA



Data courtesy Georgia Health Policy Center, 2011



Looking Ahead

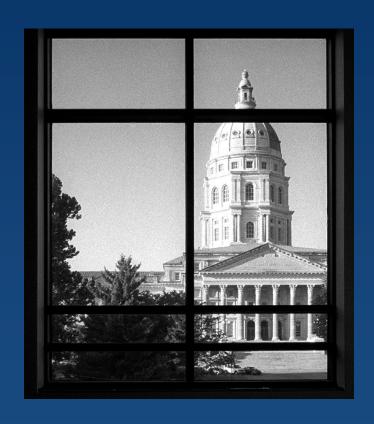
- Infrastructure needs for health insurance exchanges and Medicaid expansion
- State and industry capacity to comply with new insurance regulations
- Financial and market impact of insurance regulations
- Health professional workforce needs
- Administrative onus on larger employers
- Information and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



Questions?



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Information for policy makers. Health for Kansans.