

# A Path to Incremental Health Care Reform: Improving Affordability, Expanding Coverage, and Containing Costs

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*Timely Analysis of Immediate Health Policy Issues*

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## In Brief

Since the implementation of the Affordable Care Act (ACA) coverage provisions in 2014, health insurance coverage has expanded significantly, but about 32 million people, or 12 percent of nonelderly US residents, are estimated to remain uninsured in 2020, and affordability issues persist for some. As a result, the debate continues over the most attractive next steps, ranging from incremental changes to the current system to widespread overhauls, including everything from ACA repeal with state block grant funding to full federalization of the health insurance system. This analysis focuses on improving the current system through incremental steps that would maintain the structure of the ACA but increase insurance coverage, enhance affordability, and contain costs. The reform package seeks to expand coverage in an efficient and policy-sustainable way.

We estimate the coverage and health care spending effects of four reform scenarios, each building upon the preceding scenario. The policy scenarios are as follows:

- **Scenario 1: Restore 2016 ACA policies.** Reinstate the ACA's individual mandate penalties and cost-sharing reductions and prohibit the expanded availability of short-term, limited-duration (STLD) plans.
- **Scenario 2: Expand Medicaid eligibility in all remaining states.**

Add to scenario 1 full federal financing of the Medicaid expansion for all states and families with incomes up to 138 percent of the federal poverty level (FPL), adding autoenrollment of those receiving Temporary Assistance for Needy Families (TANF) or Supplemental Nutrition Assistance Program (SNAP) benefits.

- **Scenario 3: Improve marketplace financial assistance.** Add to scenario 2 enhancement of the ACA's premium tax credit and cost-sharing subsidy schedules. Tie assistance to 80 percent actuarial value ("gold") coverage instead of 70 percent ("silver"), eliminate the tax credit "cliff," and introduce a permanent federal reinsurance program for the nongroup market.
- **Scenario 4: Reduce nongroup market premiums and out-of-pocket costs.** Cap provider payment rates paid by insurers in nongroup insurance markets at levels somewhat above Medicare levels.

Table 1 shows the number of uninsured people and people without minimum essential coverage (i.e., the uninsured plus those with STLD policies), federal government spending, and total national spending on acute care for the nonelderly population in 2020. By implementing all four of our policy scenarios, the number of uninsured would fall by 12.2 million people to 7.3 percent of the nonelderly

population, and the number of people without minimum essential coverage would fall by 16.1 million. Excluding the people eligible but not enrolled for Medicaid/Children's Health Insurance Program (CHIP) (i.e., treating this group more like insured people because of their eligibility status), 8.1 million citizens and other legally present residents, or 3.1 percent of nonelderly legal US residents, would be effectively uninsured under these collective reforms in 2020. These reforms would increase federal spending on acute health care for the nonelderly by \$119.2 billion in 2020, but total health care spending would increase by only \$39.8 billion, or 1.8 percent, that year, because there would be significant savings to state governments (\$7.2 billion), employers (\$25.3 billion), households (\$17.2 billion), and reduced demand for uncompensated care (\$29.7 billion).

With the enhanced financial assistance, many households enrolling in marketplace-based coverage would be eligible for significantly lower premiums, deductibles, and out-of-pocket maximums. A family of four (two 35-year-old parents and two children) with income of 350 percent of FPL (about \$68,500) could save almost \$1,900 on premiums for coverage with a deductible \$3,300 lower than that under current law. Thus, in addition to increased coverage, many families would find substantially more affordable coverage.

# The Health Care Crisis Containing Costs Expanding Coverage

**Michael Rajnik**



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The Health Care Crisis Containing Costs Expanding Coverage: Bestsellers in 2023 The year 2023 has witnessed a noteworthy surge in literary brilliance, with numerous compelling novels captivating the hearts of readers worldwide. Lets delve into the realm of popular books, exploring the fascinating narratives that have charmed audiences this year. The Health Care Crisis Containing Costs Expanding Coverage : Colleen Hoover's "It Ends with Us" This touching tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover skillfully weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can succeed. Uncover the Best : Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This intriguing historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids absorbing storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Discover the Magic : Delia Owens "Where the Crawdads Sing" This mesmerizing coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens spins a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These bestselling novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of captivating stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a masterful and thrilling novel that will keep you guessing until the very end. The novel is a warning tale about the dangers of obsession and the power of evil.

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