

The Times They Are a-Changin'

Colorado Association of Commerce and Industry:
Pre-Session Health Care Primer



Amy Downs
November 10, 2016

coloradohealthinstitute.org





Our nonpartisan insight is used to:



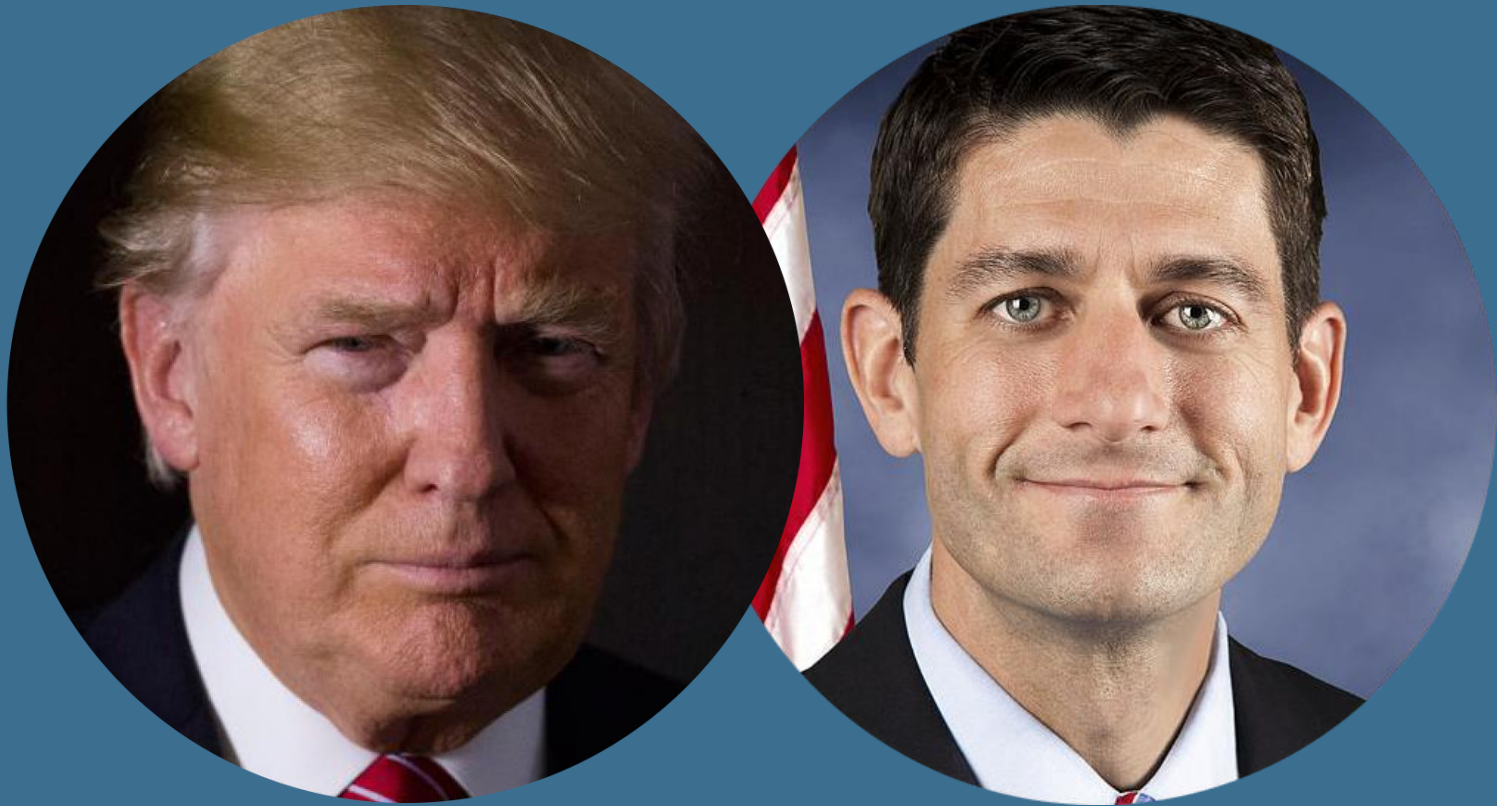
Inform policy



Contribute to effective policy implementation



Support state efforts to improve health



*What does the election mean
for the future of health care ?*

Trumping the ACA?



Donald Trump's Health Policy Positions

- Repeal the ACA
- Keep Guaranteed Issue
- Turn Medicaid Into Block Grant Program
- More Flexibility with Health Savings Accounts
- Sell Insurance Across State Lines



Paul Ryan's Health Policy Positions

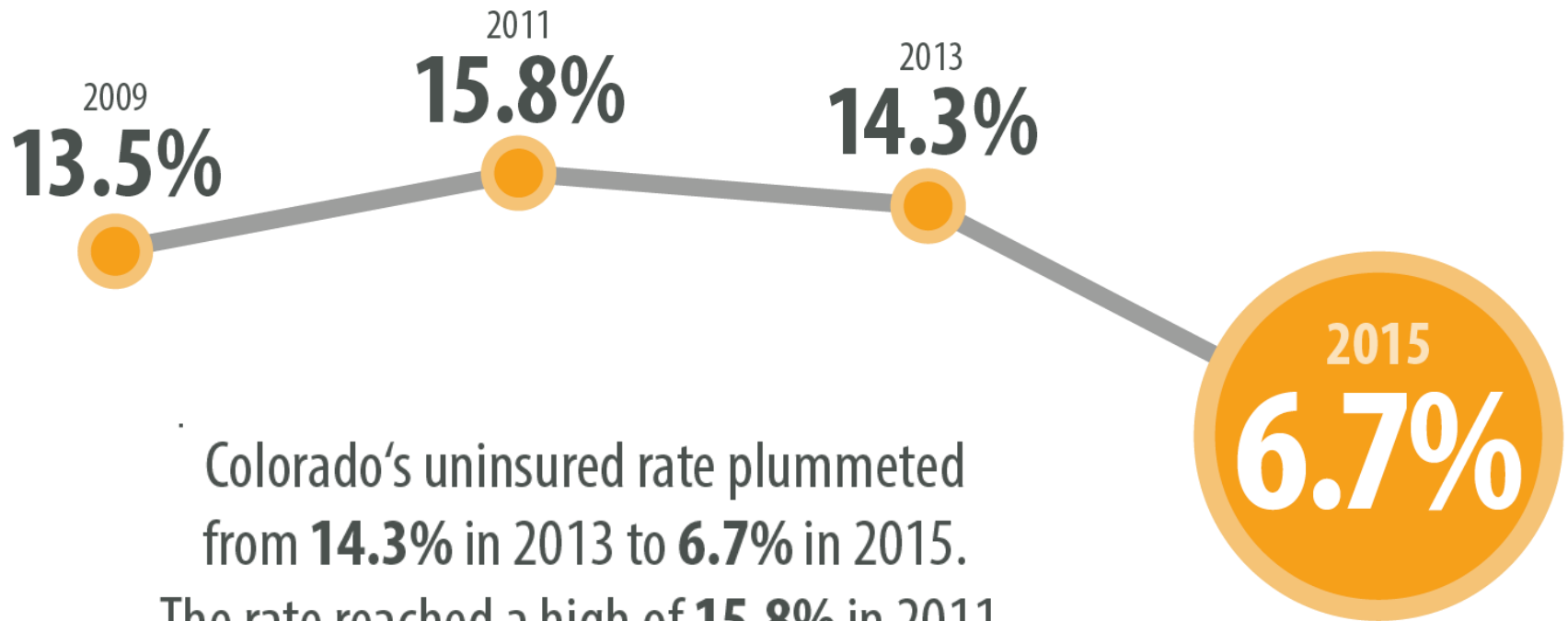
- Less Federal and More State Control
- Cap Employer-sponsored Tax Exclusions
- Expand Consumer-directed Health Care
 - Flexibility for health savings accounts, high deductible plans, health reimbursement accounts
- Create Tax Credits for Portable Coverage
- Sell Insurance Across State Lines
- Association Health Plans for Small Employers
- Medical Liability Reform

STORY

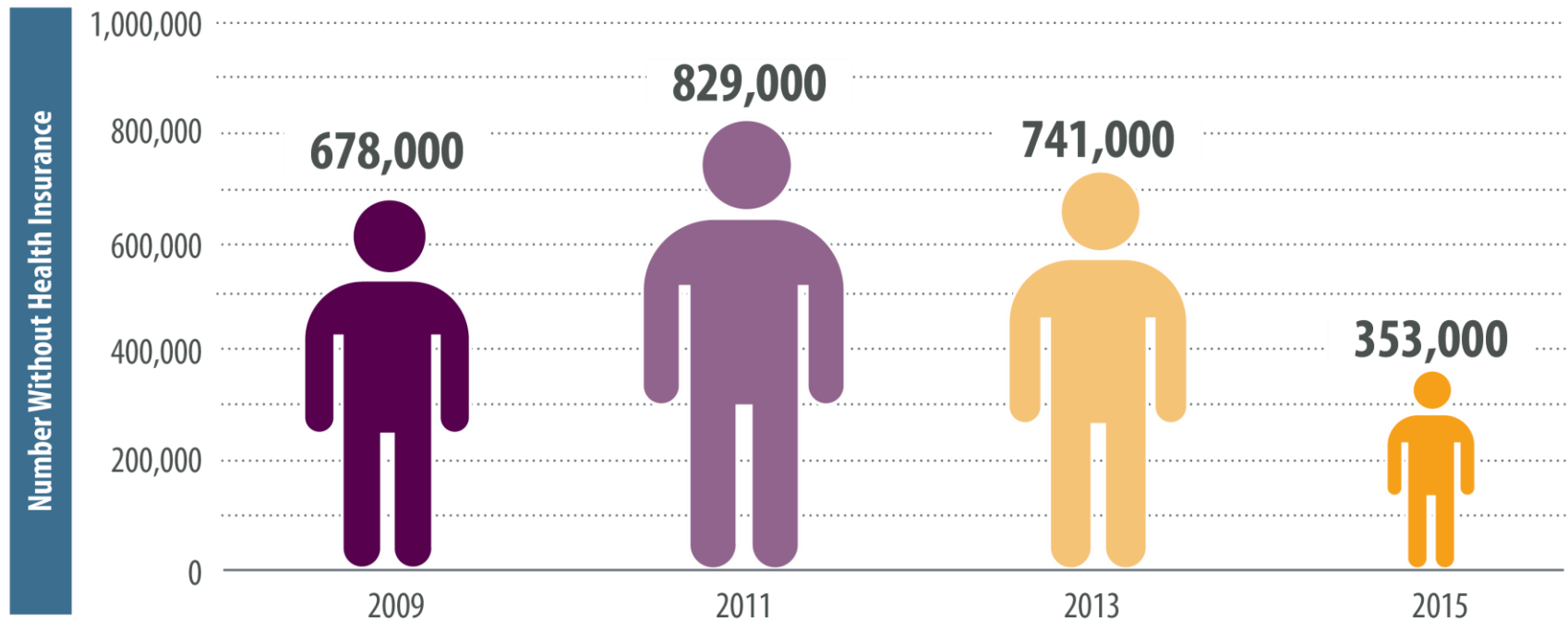
1

Colorado Accomplished Its Coverage Goals

Colorado's Uninsured Rate: A New Low



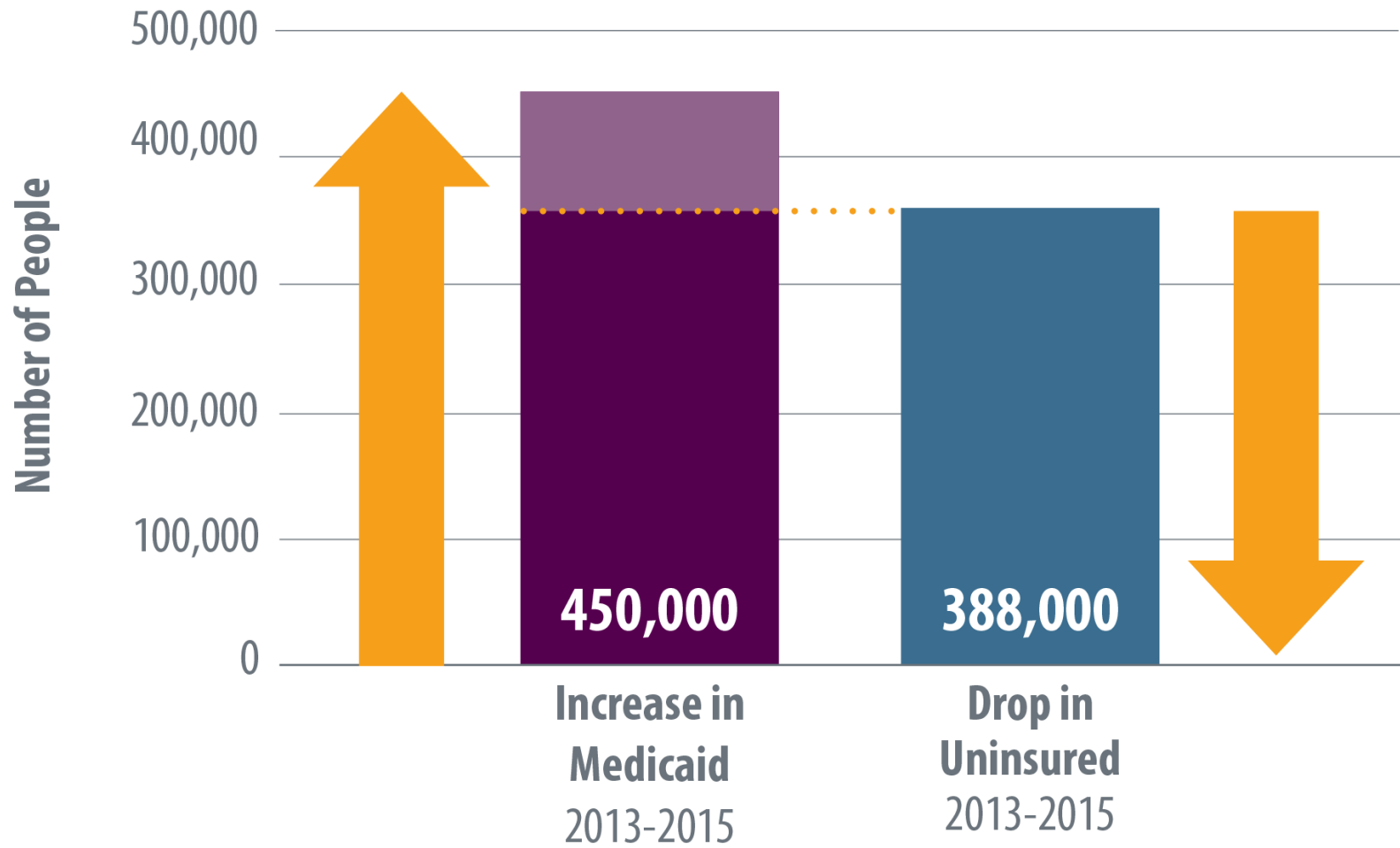
Numbers of Uninsured Coloradans, 2009-2015



STORY

2

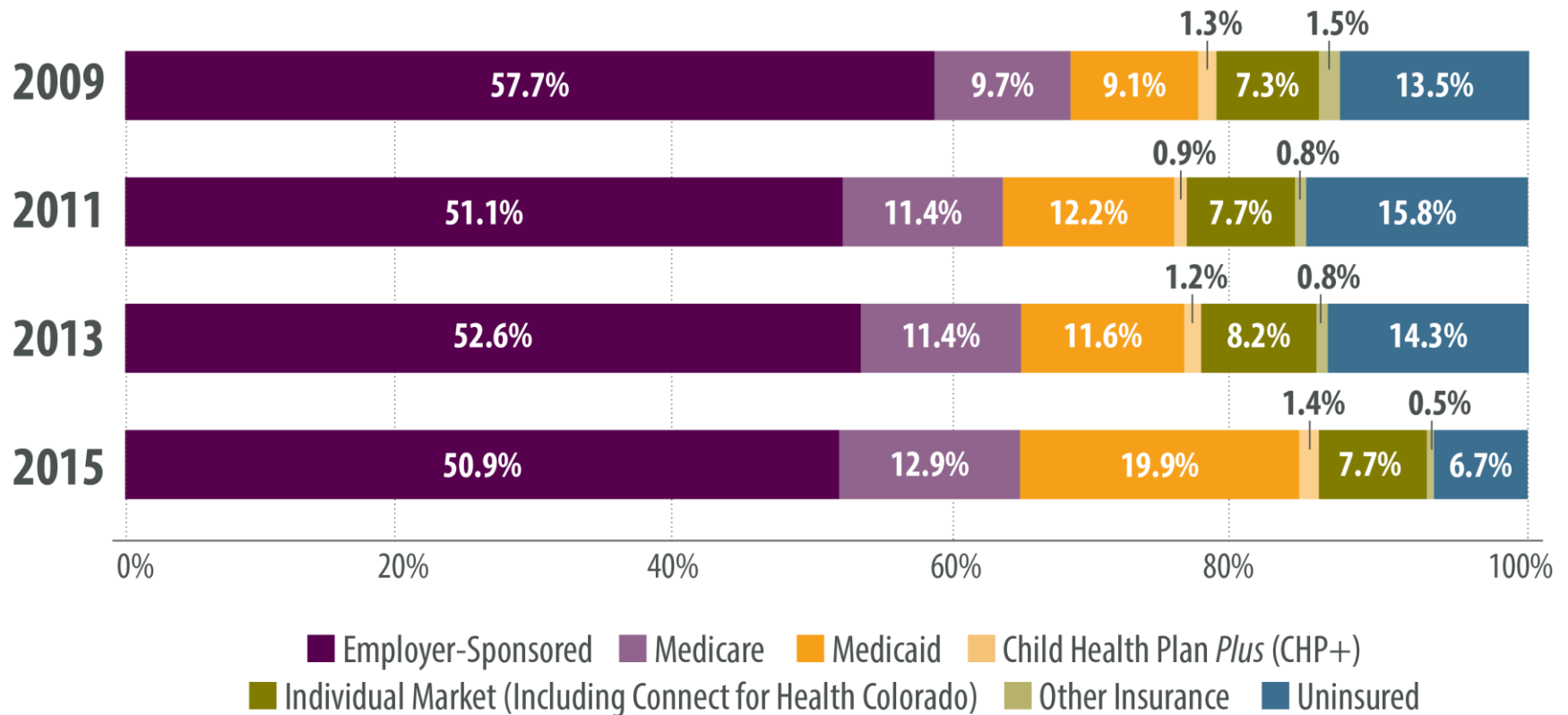
The Drop in Uninsured is a Story of Medicaid Expansion





The Private Market is Rebalancing

A Surge in Medicaid and a Drop in Uninsured Health Insurance Coverage, All Ages, 2009-2015



3% = Increase in Large
Employer Coverage

-12% = Decline in Small
Employer Coverage

STORY

4

Insurance Markets in Chaos





Colorado
HealthOP™



HEALTH INSURANCE
COOPERATIVES

R.I.P



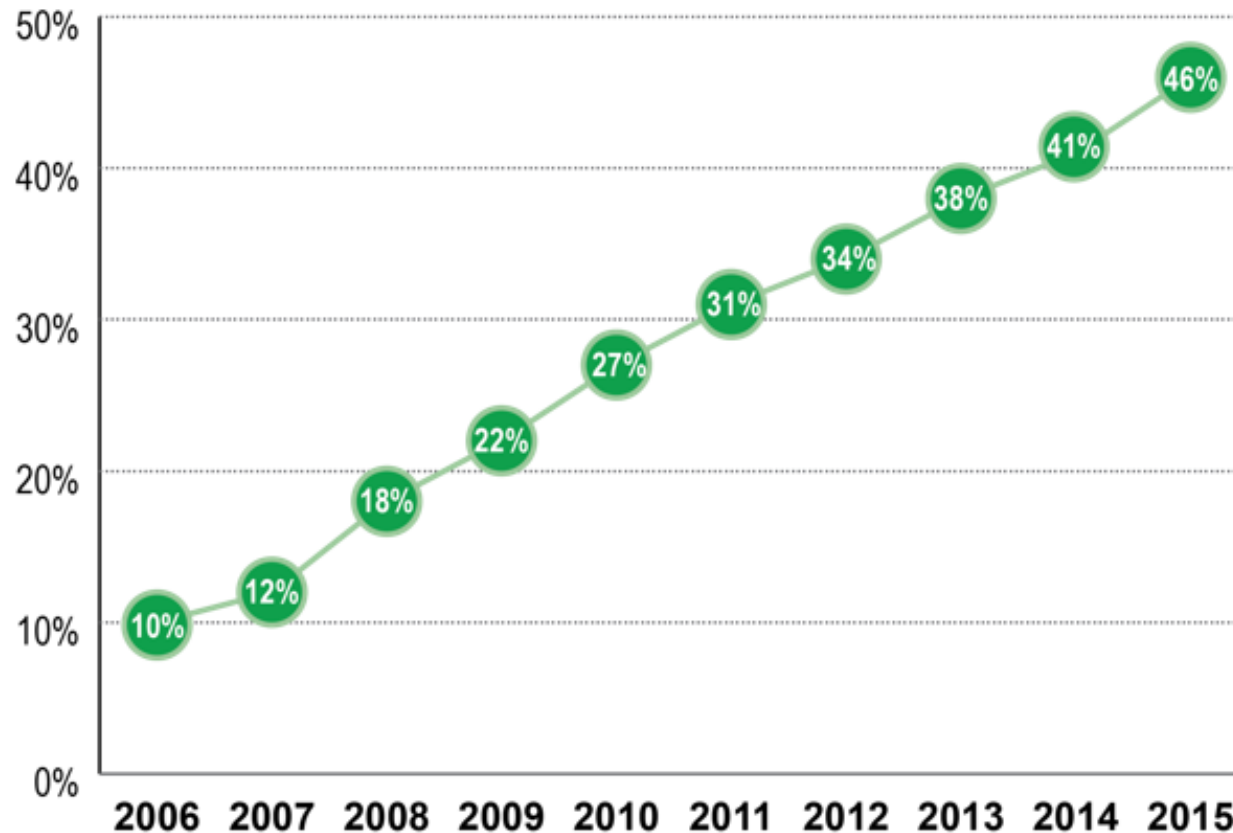
Skyrocketing Rates in Colorado

Region	Individual	Small Group
Statewide	20%	2%
Boulder	19%	2%
Colorado Springs	25%	2%
Denver	17%	0%
Fort Collins	23%	2%
Grand Junction	37%	23%
Greeley	22%	4%
Pueblo	17%	-2%
Eastern Plains	39%	1%
Western Slope	28%	15%



More Insured with Less Insurance

Proportion of Population with Employer Sponsored Coverage and Deductible over \$1,000



SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2006 – 2015.

From Broad to Narrow Networks



STORY

6

Impact on State Budget is Complicated

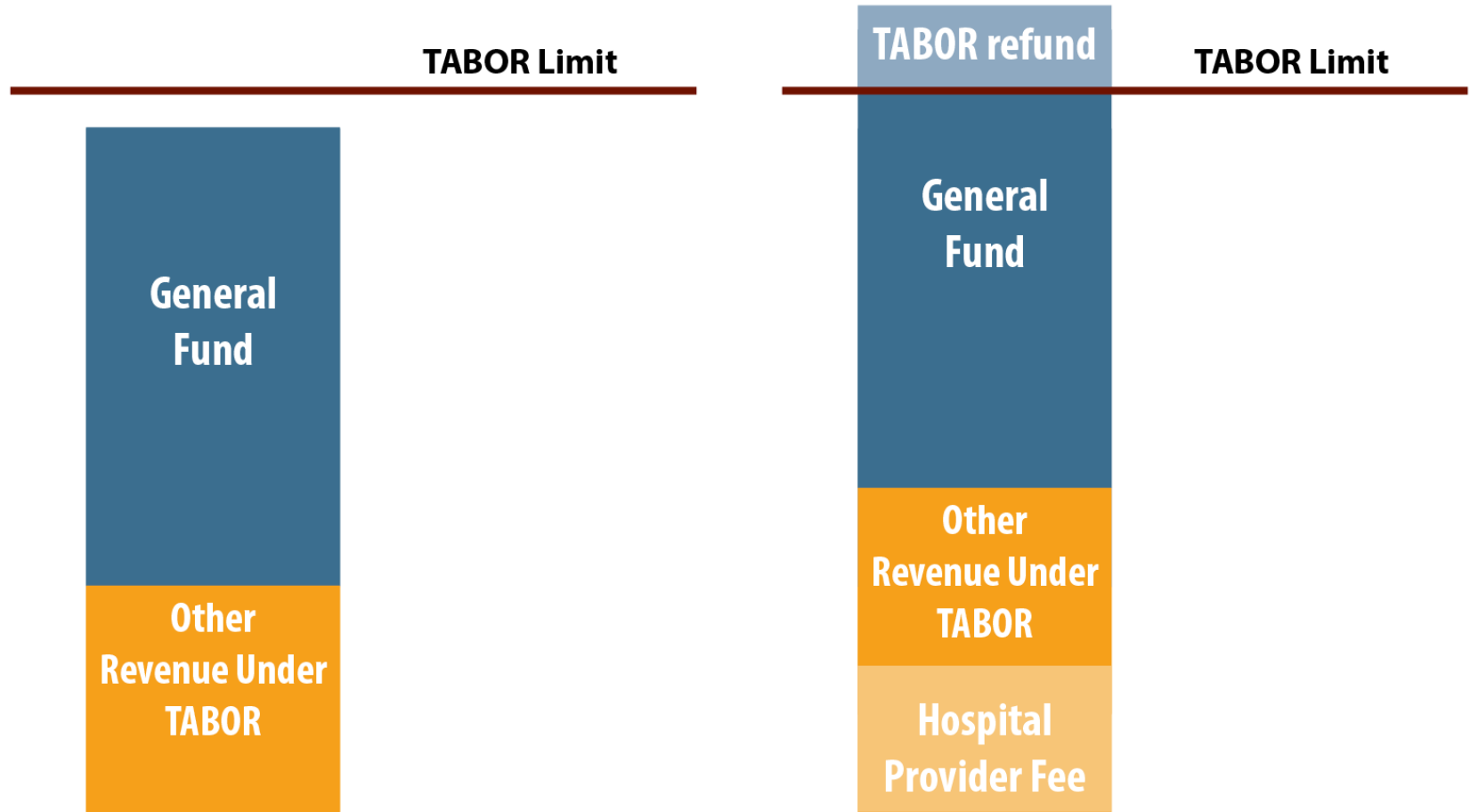
Medicaid Expansion: Hasn't Depleted the General Fund

State Funding for ACA Medicaid expansion (in \$ millions)

	FY 2013-14	FY 2014-15	FY 2015-16	FY 2016-17	FY 2017-18	FY 2018-19
Welcome Mat (General Fund)	\$16	\$40	\$44	\$46	\$48	\$50
Newly Eligible (Hospital Provider Fee)	\$0	\$0	\$0	\$37	\$83	\$102
Total Colorado Cost	\$16	\$40	\$44	\$83	\$131	\$152

TABOR and the Hospital Provider Fee

The Aftermath





Amy Downs 720.382.7091 downs@coloradohealthinstitute.org

coloradohealthinstitute.org



#COHealthInst