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Subject: Health Savings Accounts — Lessons from States; Questions for Policymakers and the Latest on the ACA

Newsletter

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Health Savings Accounts - Lessons from States; Questions for Policymakers

As Congress continues its Affordable Care Act (ACA) repeal effort, and evolving replacement options are in the spotlight, NASHP continues to track issues that appear in replacement proposals and provide state perspectives. In past weeks we've looked through a state lens at [high-risk pools](#) and [selling insurance across state lines](#). Today we tackle another element of possible ACA replacement proposals: health savings accounts (HSAs) and high-deductible health plans (HDHPs). [View the full publication here](#).

Latest on the ACA

- **How the Trump Administration may use Executive Authority to stabilize ACA markets** . The Trump administration is considering using its executive authority to revise the ACA's regulations in an effort to stabilize insurance markets. According to a leaked draft obtained by Politico, the new rule proposes to:
1) Allow insurers to impose older enrollees premiums 3.49 times as much as younger enrollees, see recent Forbes [op-ed](#) 2) Reduce the length of open enrollment from three months to six weeks, from Nov 1 to Dec 15. 3) Require consumers to provide documentation of a qualifying life event before the beginning of coverage. 4) Insurers may cut off coverage for consumers who are more than 30 days late on premiums. 5) Ease ACA medical loss ratio requirements for insurers.
Before becoming final, HHS would have to get [approval](#) from the U.S. Office of Management and Budget and post the proposal for public comment. ([More from Modern Healthcare](#) , [New York Times](#))
- **State legislatures propose bills to preserve elements of the ACA** . In Hawaii,

- **legislation** would preserve many core elements of the ACA in the event of a federal repeal, including essential health benefit requirements and the individual mandate. Legislation in both [Massachusetts](#) and [Oregon](#) would preserve or expand ACA family planning coverage requirements.
- **Pending changes to the ACA's network requirements, state approaches take on added significance** . Narrow network plans have been popular among insurers because they are easier to price competitively and appear to have had stronger financial performance than plans with broader networks. As federal uncertainty about the ACA persists, state regulation in this space will become more and more important. Read [more](#) from Commonwealth.
- **McKinsey assesses and ranks market stabilization strategies** . A wide range of changes have been proposed by various stakeholders in efforts to stabilize markets and boost issuer competition and retention. This [McKinsey](#) report models the potential impact of four categories of reforms, suggesting the last yields the greatest potential for long-term stabilization: 1) promotion of "appropriate enrollment"; 2) risk pool stabilization; 3) maximization of market participation; 4) reduction of costs through coverage redesign and payment reform.

[Open Position: Policy Associate – Emerging Issues Team](#)

The National Academy for State Health Policy (NASHP) is looking for a Policy Associate to join our Emerging Issues team! Work will focus on state health insurance and exchanges; health care costs; and a wide array of health issues that confront states in today's dynamic environment. The Policy Associate is a midlevel position and applicants must have strong analytic and writing skills and ability to work closely with state officials and the NASHP team. A legal background and/or experience in state government, particularly working in a state based exchange, insurance department or legislative staff, is strongly preferred. [For more information and to apply](#) .

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