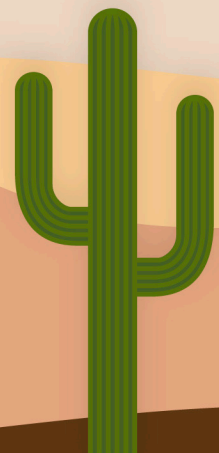


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Health Leadership Conference

February 21 – 23, 2024

Scottsdale, AZ



Quality Care and Patient Access

Panel Discussion with Leaders in Health Insurance



Sabrina Corlette, J.D.

Research Professor and Co-Director

Center on Health Insurance Reforms

Georgetown University McCourt School of Public Policy

Georgetown University Center on Health Insurance Reforms (CHIR)

Nationally recognized team of private insurance experts

- Part of McCourt School of Public Policy
- Legal & policy analysis
 - Federal and state regulation
 - Market trends
- Published reports, studies, blog posts
- Technical assistance

Commercial Market Health Insurance: Level Set

Commercial Health Insurance: Level Set

In 2023 for people under age 65:

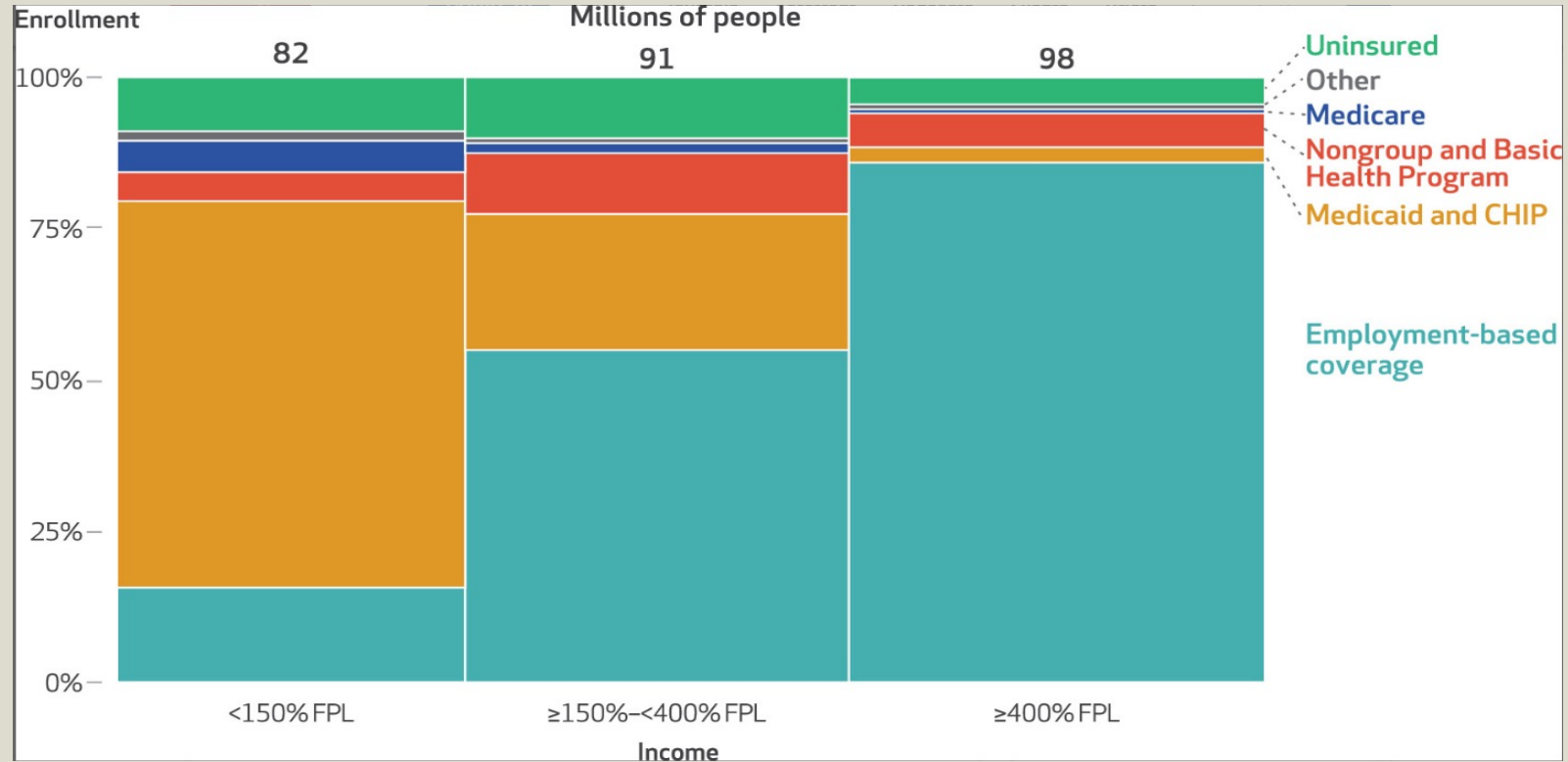
- 57.3% have coverage through an employer (ESI)
 - Of these, 65% are in self-funded plans
- 30.6% have Medicaid or CHIP
- 5.2% through ACA Marketplaces
- 5.8% other
- 8.3% uninsured

Source: Congressional Budget Office, Health insurance coverage for people younger than 65, 2023

2024: Medicaid “unwind” and enhanced Marketplace subsidies are likely causing shifts in coverage sources

Commercial Health Insurance: Level Set

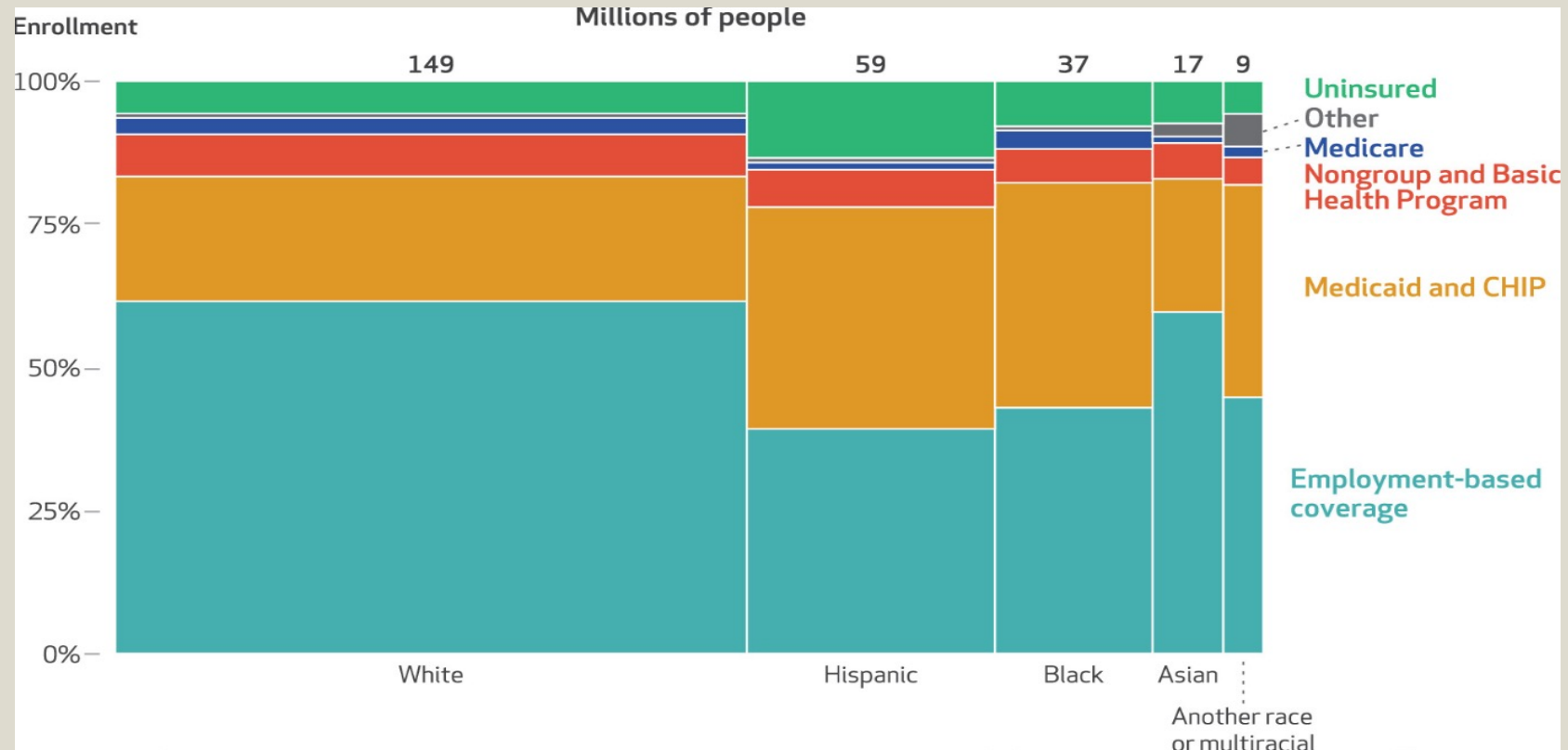
Sources of coverage vary by income:



Congressional Budget Office, Health insurance coverage for people younger than 65, by income, 2023

Commercial Health Insurance: Level Set

Sources of coverage vary by race/ethnicity:

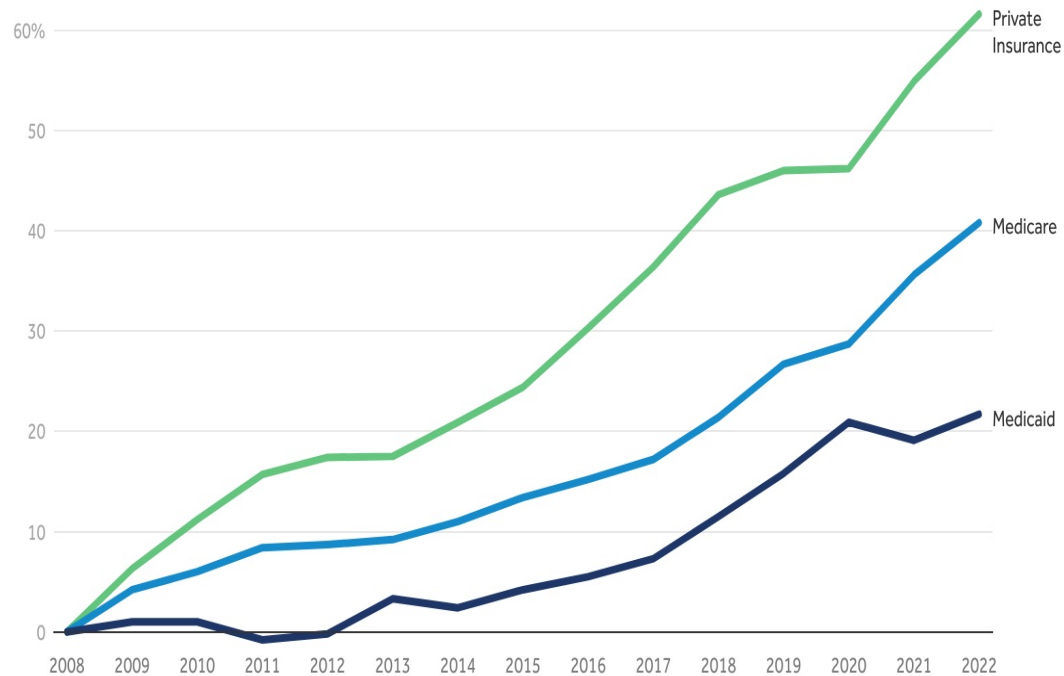


Congressional Budget Office, Health insurance coverage for people younger than 65, by race and ethnicity, 2023

Commercial Health Insurance: Rising Pressure

- Health insurance premiums are rising faster than inflation and earnings
- Average family premiums nearly **\$24,000** in 2023
- An increase of **7%** over last year

Cumulative growth in per enrollee spending, by private insurance, Medicare, and Medicaid, 2008-2022

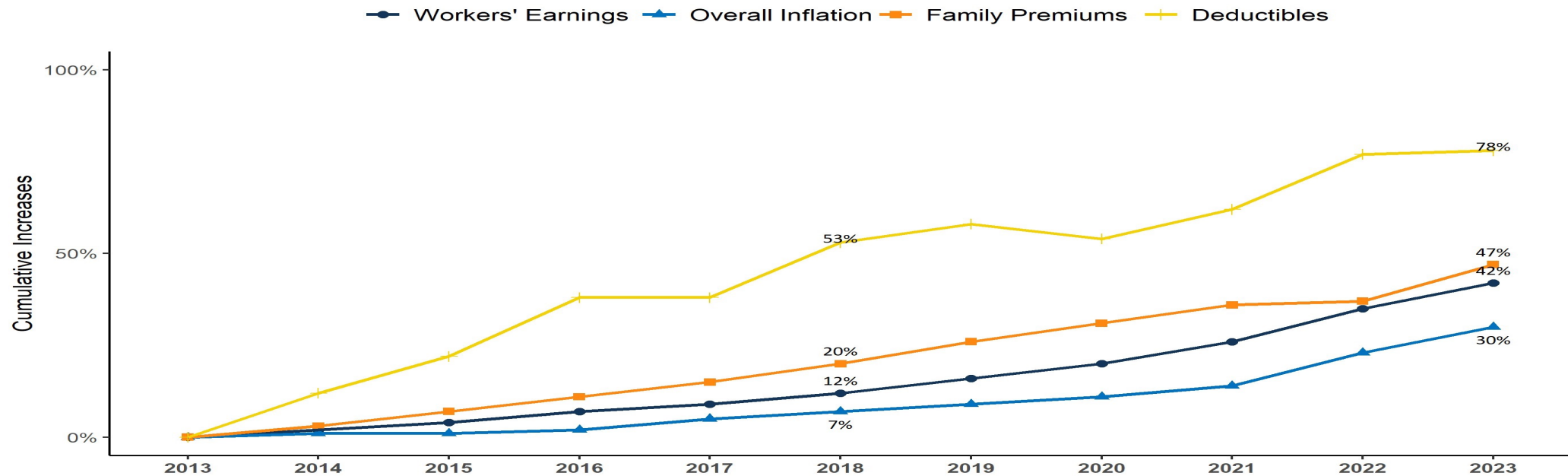


Source: KFF analysis of National Health Expenditure (NHE) data

Peterson-KFF
Health System Tracker

Health Insurance Affordability: Unsustainable Trends

Cumulative Increases in Family Coverage Premiums, General Annual Deductibles, Inflation, and Workers' Earnings, 2013-2023



NOTE: Average general annual deductibles are for single coverage and are among all covered workers. Workers in plans without a general annual deductible for in-network services are assigned a value of zero.

SOURCE: KFF Employer Health Benefits Survey, 2018-2023; Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2013-2017. Bureau of Labor Statistics, Consumer Price Index, U.S. City Average of Annual Inflation, 2013-2023; Bureau of Labor Statistics, Seasonally Adjusted Data from the Current Employment Statistics Survey, 2013-2023.

Commercial Market Health Insurance: Policy Framework

Health Insurance Plan Types and Regulatory Framework

- Fully insured group plans
 - Small-group market (in most states 50 or fewer employees)
 - Large-group market
- Self-funded plans
- Nongroup plans
 - Marketplace
 - Off-Marketplace
- Non-ACA compliant (“alternative” products)
 - Can include: short-term, limited duration (STLDI), fixed indemnity/excepted benefit, health care sharing ministries (HCSM), Farm Bureau plans

Health Insurance Plan Types and Regulatory Framework

Protection	Non-group	Small-group	Large-group	Self-funded	Alternative products
<i>Guaranteed issue and renewal</i>	Yes	Yes	Yes	No	No
<i>No health status rating</i>	Yes	Yes	No	No	No
<i>Essential health benefits</i>	Yes	Yes	No	No	No
<i>Coverage for dependents</i>	Yes	Yes	Yes	Yes	No
<i>Preventive services</i>	Yes	Yes	Yes	Yes	No
<i>Out-of-pocket maximums</i>	Yes	Yes	Yes	Yes	No
<i>Annual and lifetime limits</i>	Yes	Yes	Yes	Yes	No
<i>No surprise out-of-network balance billing</i>	Yes	Yes	Yes	Yes	No

Commercial Health Insurance: On the Horizon

- Non-group market
 - State updates to essential health benefits
 - Limits on short-term, limited duration insurance?
 - Reauthorization of enhanced subsidies?
- Small-group market
 - Limits on Association Health Plans?
- Cross-market issues
 - *Braidwood* – the end of free preventive services?
 - Common standards for Marketplace, Medicare Advantage, and Medicaid MCOs?
 - PBM, price transparency
 - Anti-trust enforcement
 - Facility fees/site neutral payments
 - The role of AI in health care

Commercial Market Health Insurance: Market Dynamics

Market Trends

- Consolidation, consolidation, consolidation
 - Insurers purchasing primary care and specialty practices, clinics, and more
 - UnitedHealth: the largest owner of physician practices in U.S. today
- Coverage issues
 - Behavioral health integration
 - GLP-1s
 - Deductibles at a tipping point?
- The shrinking small-group market
 - Incursion of level-funded plans
 - Role of ICHRAs?

Patients and Health Plans: Areas of Potential Alignment

Patients and their Health Plans: Areas of Potential Alignment

- Reauthorization of Marketplace premium tax credits
- Limits on alternative insurance products
 - Short-term, limited duration insurance
 - Health Care Sharing Ministries
 - Fixed indemnity
- Inappropriate provider billing
 - Preventive services
 - Facility fees/site neutral payment
 - Enforcement/protection of No Surprises Act
- Anti-trust enforcement, anti-competitive contracting

Questions?

CHIR Publications

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www.chirblog.org

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