

Healthcare: ACA Challenges and Changes Continue while HB 40 Is Signed -- Janet Craft and Margaret O'Hara

On October 12th President Trump announced that the Cost-sharing Reduction Payments that help lower income individuals afford health insurance on the Affordable Care Act Marketplace will no longer be funded.

While Trump's decision to end CSR payments is a destructive move that may have real, harmful effects to the individual market in the long term, it is important that marketplace shoppers know that the immediate effects are likely to be minimal. Because the administration has threatened to cut off these payments every single month, most insurers have already raised their premiums to make up the difference. However, insurers do have the option to drop out of the marketplace entirely. It's possible that those who did not prepare a backup plan may decide to leave the individual market.

For 2017, the open enrollment period is only 6 weeks. Having fewer participants in the marketplace also threatens the stability of the marketplace. Protect Our Care IL is working to get the word out about the shortened Open Enrollment period. Check out their website, Facebook, and Twitter and share widely.

The Illinois Congressional Delegation is holding an ACA Open Enrollment Kickoff press conference at 10 a.m. on Monday, October 30th in the Stroger Hospital of Cook County's Main Lobby, 1969 W. Ogden Ave. Chicago. This is a good opportunity to show up to support the ACA, and spread the word the Marketplace is opening November 1st.

The President also signed an Executive Order: Promoting Healthcare Choice and Competition across the United States. This is what is contained in the order:

- Requests the Labor Department to study how to make it easier for small businesses, and possibly individuals to collective buy health insurance.
- Allows consumers to purchase short term health insurance plans. It directs agencies to lengthen the coverage of these policies and permit renewals.
- Expands employer's ability to give workers cash to buy coverage elsewhere.

At the same time, Senators Lamar Alexander (R-Tennessee) and Patty Murphy (D-Washington) have been working on a bipartisan ACA "fix". The Alexander-Murray proposal would appropriate the subsidies for two years, and tie them to permanent changes to the law that give states more flexibility. The bill has some bipartisan support.

Reproductive Rights

HB40, an Illinois bill that made changes in previous legislation to protect right to legal abortion in Illinois despite any future Supreme Court decisions, and covers abortion services for Medicaid and state employees, was signed into law by Governor Rauner on September 28th, and is now Public Act 100-538. On October 12th HB4108 was introduced by State Representative David Reis. This bill restores the provisions that were amended by Public Act 100-538 to the form in which they previously existed making HB40 moot. HB 4108 has been referred to the House Rules Committee.