



# The Affordable Care Act: How would it impact health insurance in Kansas?

Testimony Prepared for the Senate Financial  
Institutions and Insurance Committee  
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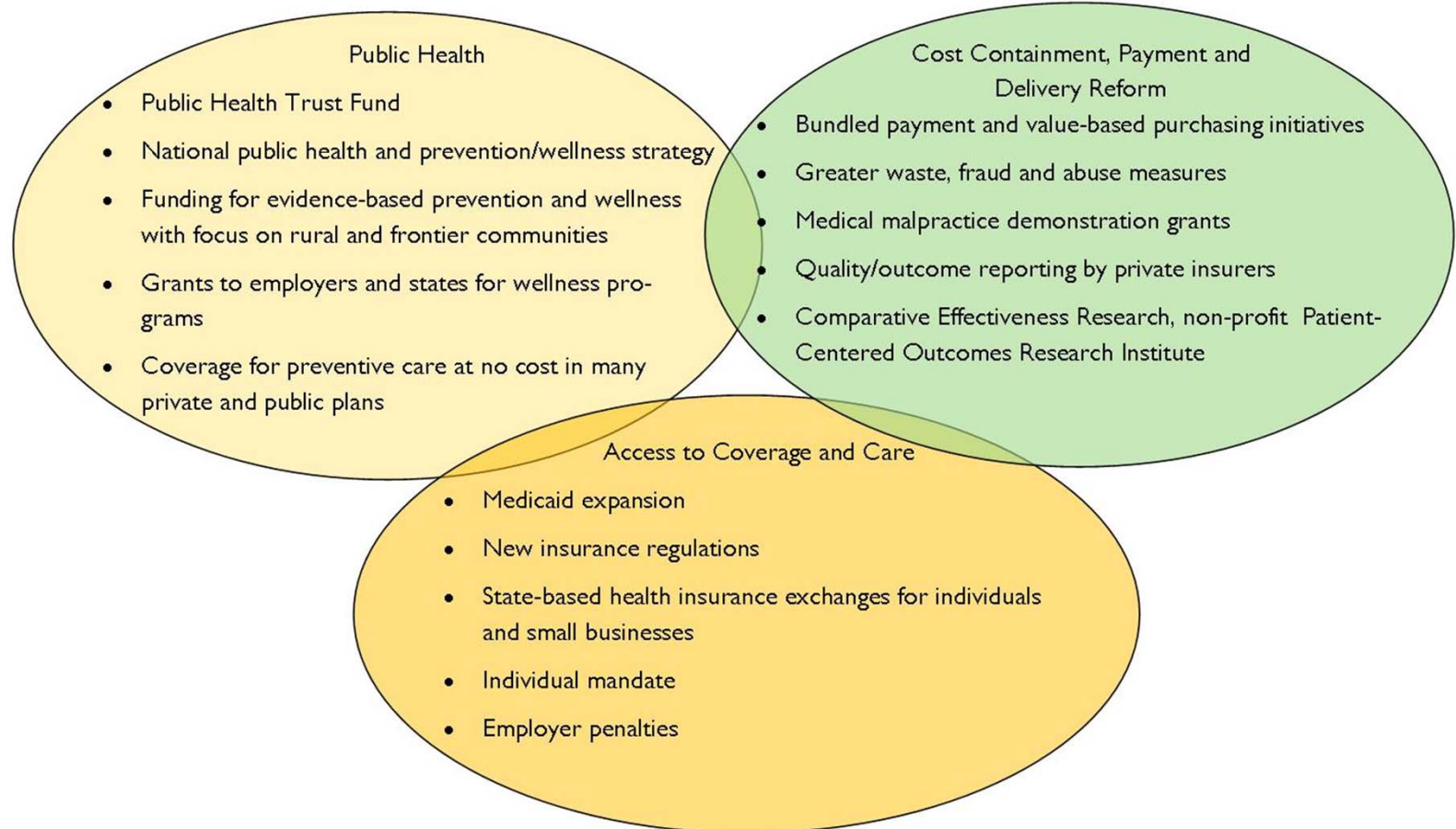
# Kansas Health Institute

The Kansas Health Institute is an independent, nonprofit health policy and research organization that informs policymakers about important issues affecting the health of Kansans.

Our mission is to inform policymakers by identifying, producing, analyzing and communicating information that is timely, relevant and objective.



# Three Primary Components of the ACA





# Focus for Today: Access to Coverage and Care

## Access to Coverage and Care

- Medicaid expansion
- New insurance regulations
- State-based health insurance exchanges for individuals and small businesses
- Individual mandate
- Employer penalties



# Impact on Insurance Market

## Market

Non-Exchange Market

Small Business Exchange/  
Individual Exchange

Medicaid



# Impact on Employers

## Employers

- Employer penalties
- Tax credits
- New coverage options

## Market

Non-Exchange Market

Small Business Exchange/  
Individual Exchange

Medicaid



# Impact on Consumers

## Consumers

- Individual Mandate
- New coverage options

## Employers

- Employer penalties
- Tax credits
- New coverage options

## Market

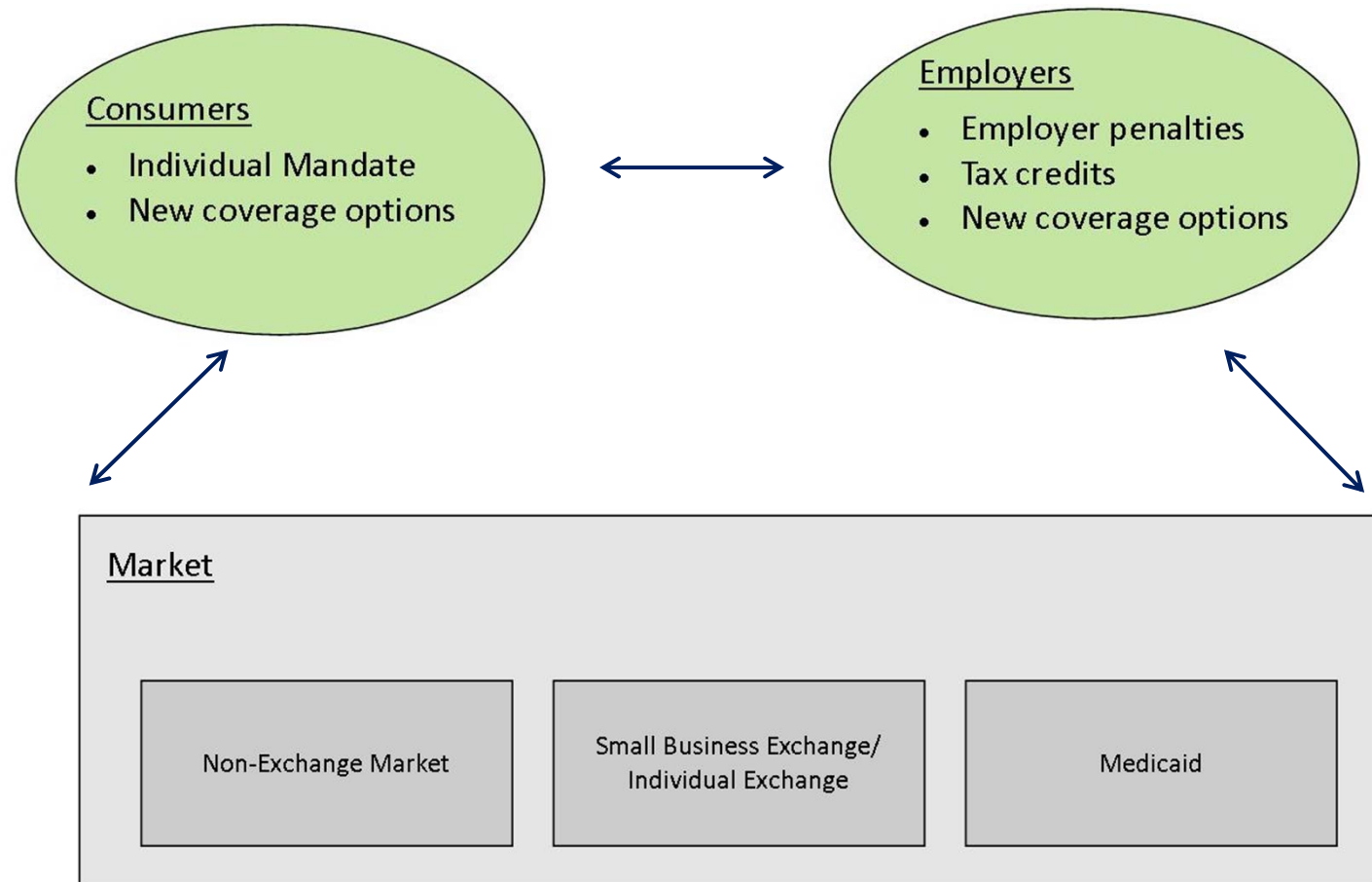
Non-Exchange Market

Small Business Exchange/  
Individual Exchange

Medicaid



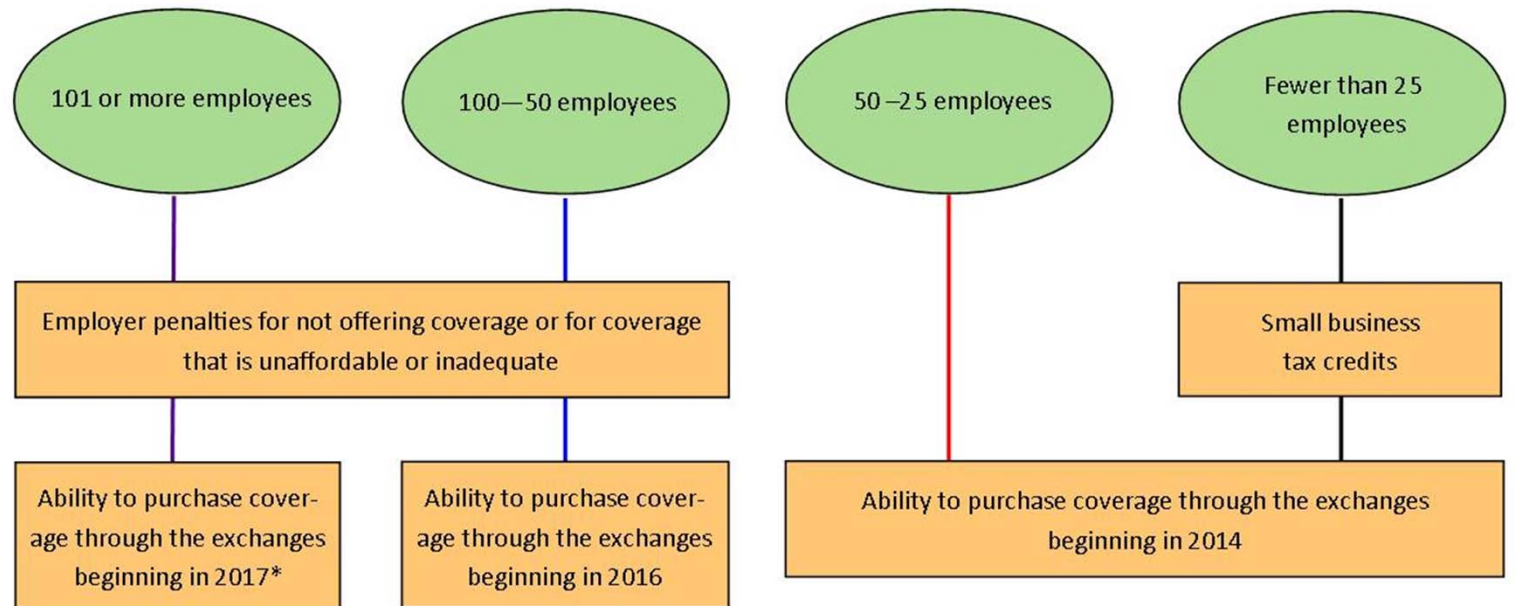
# How the Pieces Connect







# The Employer Experience



Non Exchange Market

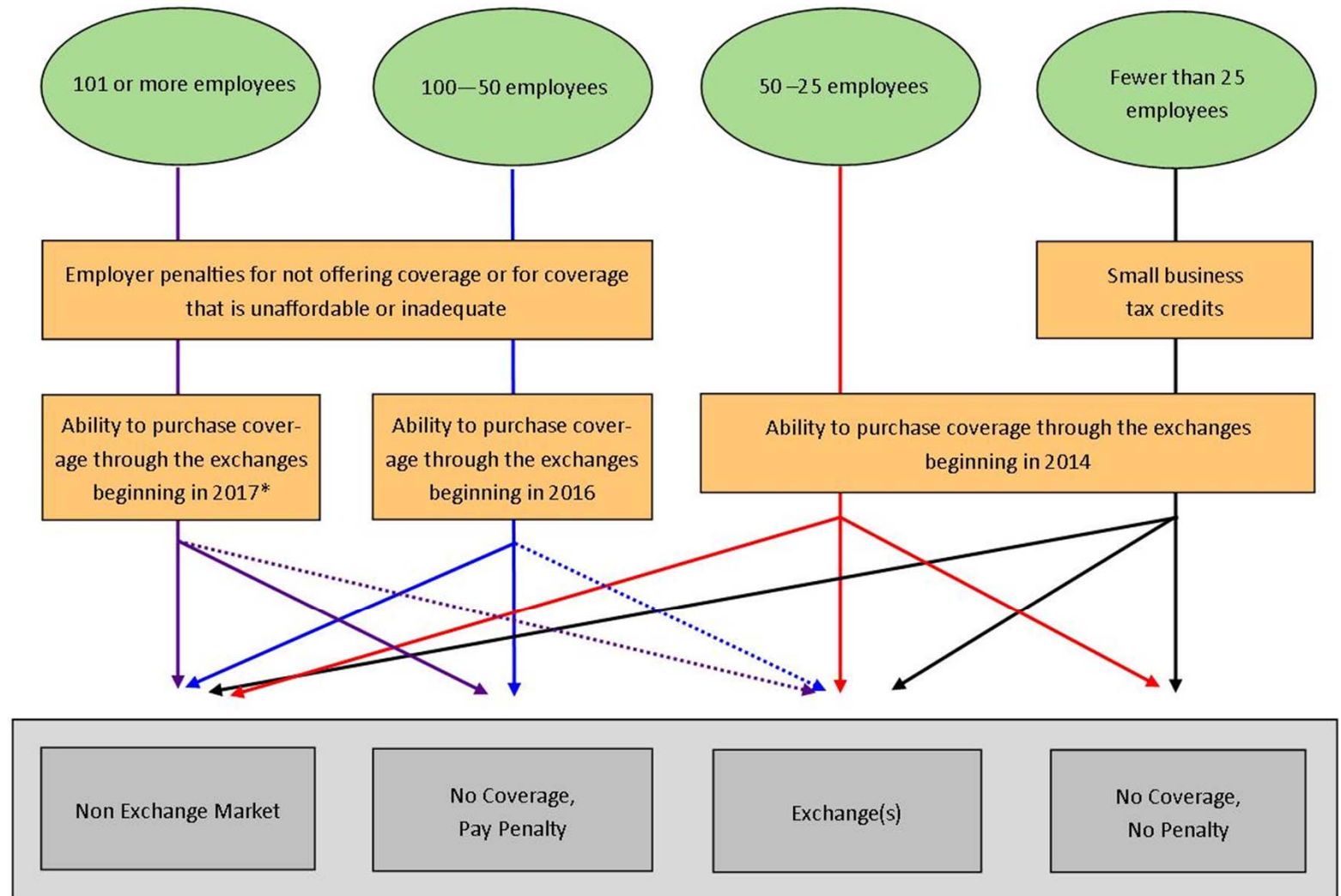
No Coverage,  
Pay Penalty

Exchange(s)

No Coverage,  
No Penalty

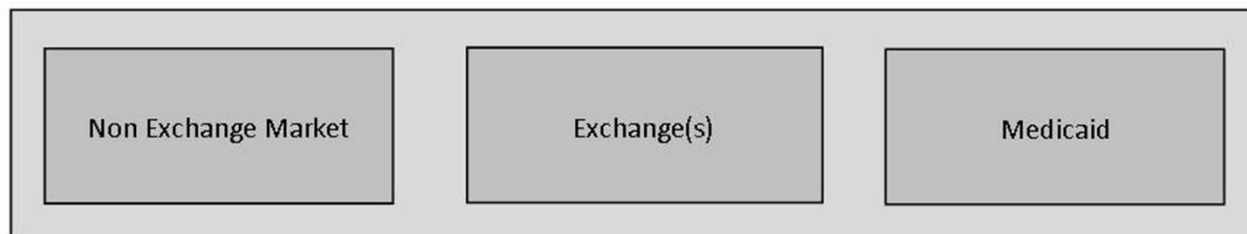
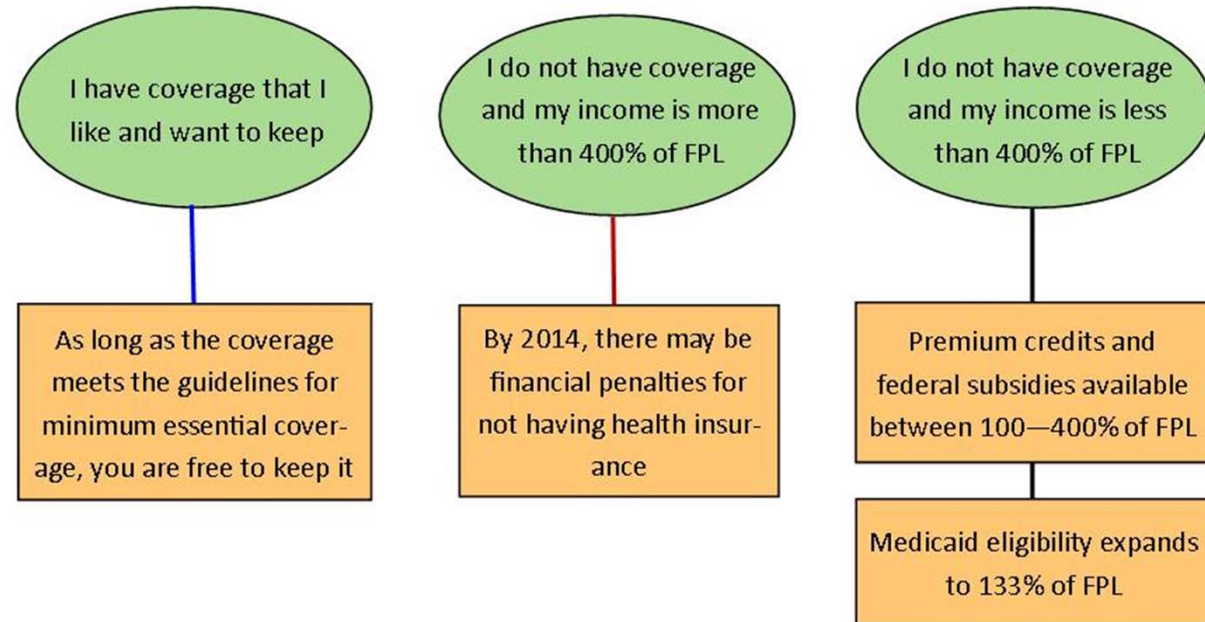


# The Employer Experience



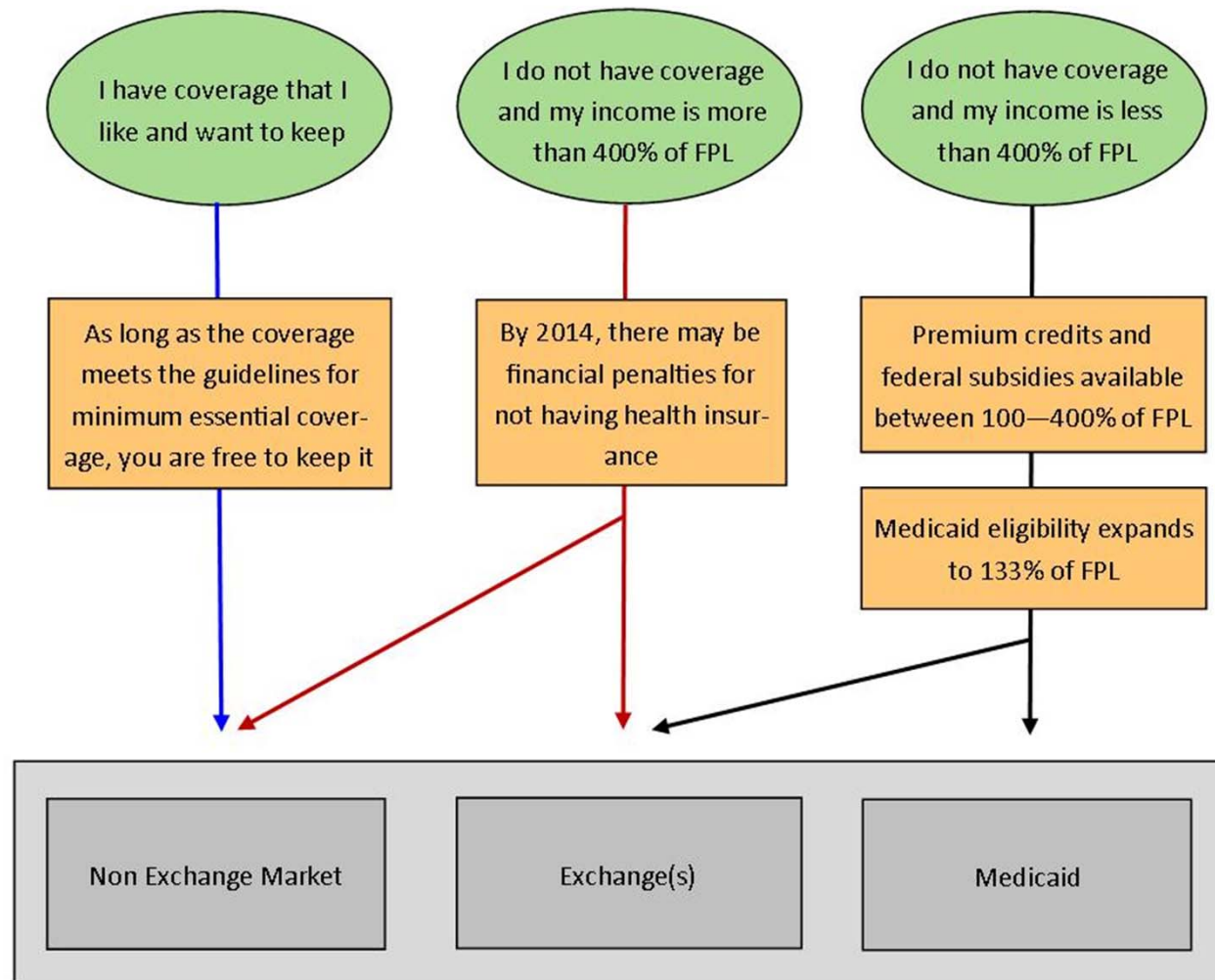


# The Consumer Experience



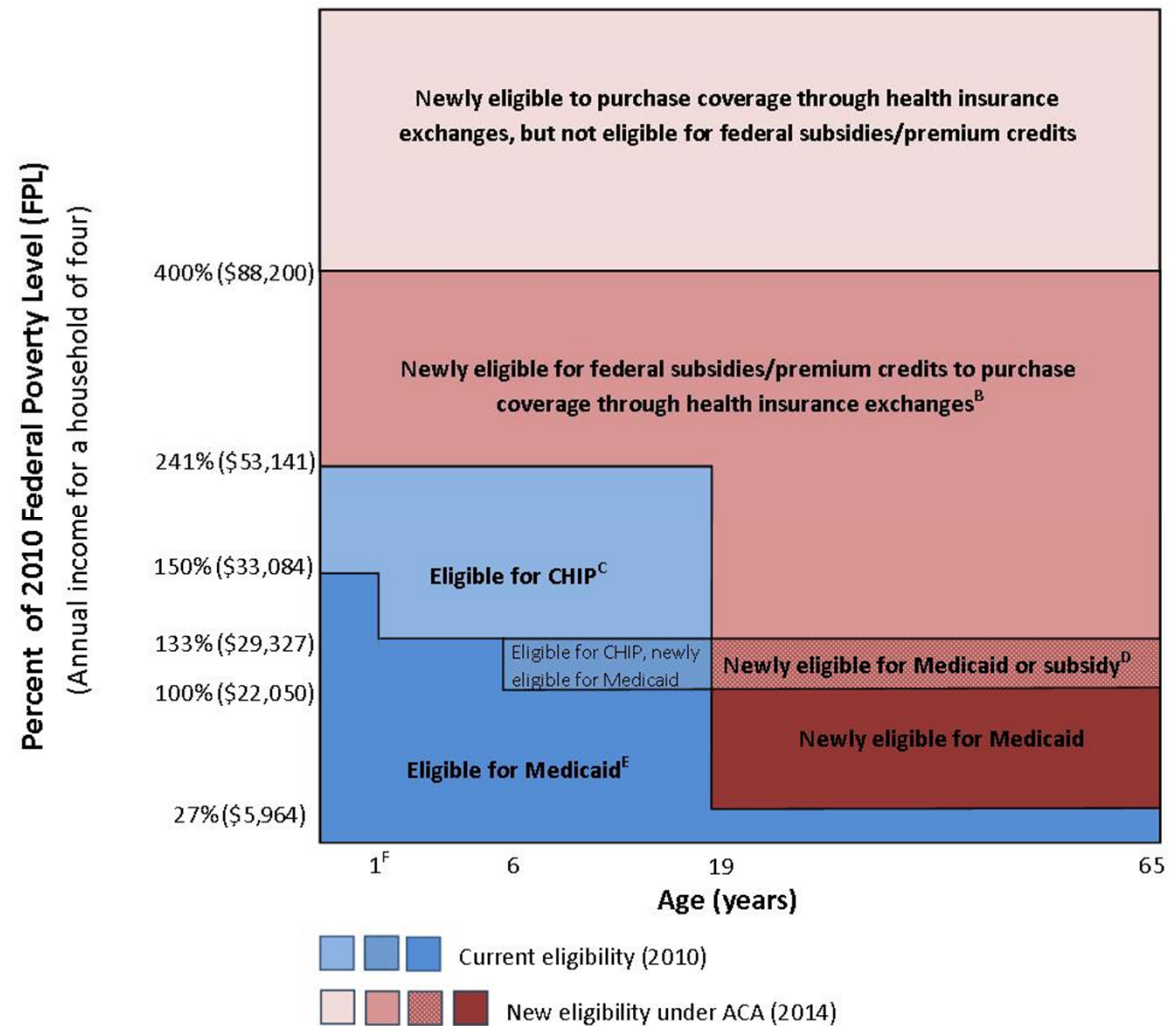


# The Consumer Experience



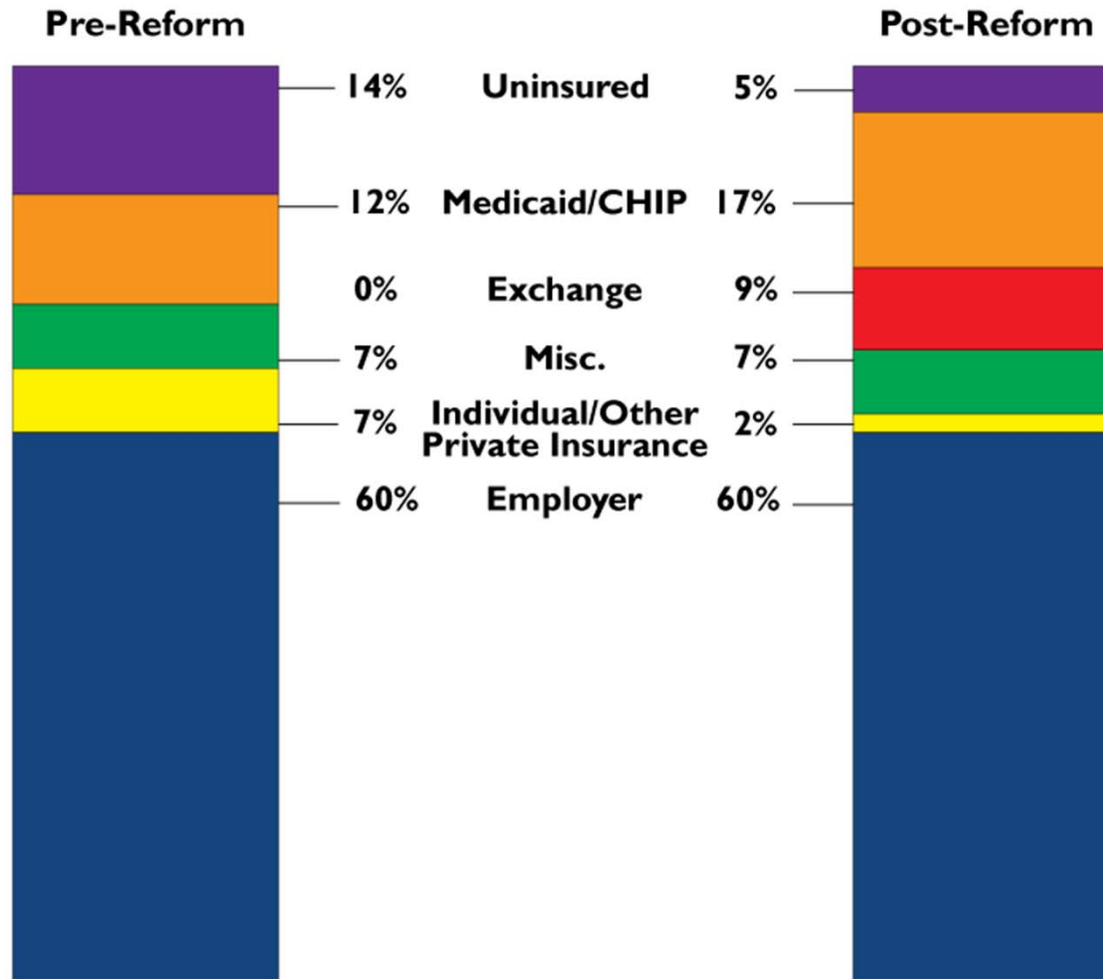


# Current Eligibility (2010) and New Eligibility Under ACA (2014)





# Changes in Projected Sources of Insurance Coverage in Kansas





# Looking Ahead

- Infrastructure needs for health insurance exchanges and Medicaid expansion
- State and industry capacity to comply with new insurance regulations
- Financial and market impact of insurance regulations
- Health professional workforce needs
- Administrative onus on larger employers
- Information and outreach to consumers



# Questions?

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# Kansas Health Institute

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*Information for policy makers. Health for Kansans.*