

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

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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

Public Health

Public Health Trust Fund

- National public health and prevention/wellness strategy
- Funding for evidence-based prevention and wellness with focus on rural and frontier communities
- Grants to employers and states for wellness programs

Coverage for preventive care at no cost in many
private and public plans

Cost Containment, Payment and

Delivery Reform

Bundled payment and value-based purchasing initiatives

- Greater waste, fraud and abuse measures
- Medical malpractice demonstration grants
- Quality/outcome reporting by private insurers
- Comparative Effectiveness Research, non-profit Patient-Centered Outcomes Research Institute

Access to Coverage and Care

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



Focus for Today: Access to Coverage and Care



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

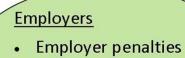


Impact on Insurance Market

<u>Market</u>		
Non-Exchange Market	Small Business Exchange/ Individual Exchange	Medicaid



Impact on Employers

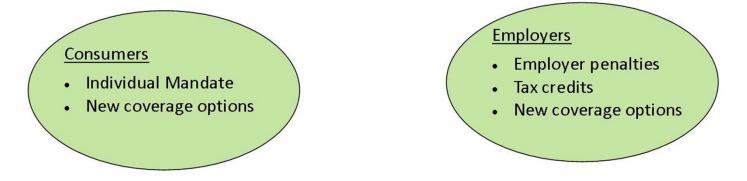


- Tax credits
- New coverage options

Market		
Non-Exchange Market	Small Business Exchange/ Individual Exchange	Medicaid



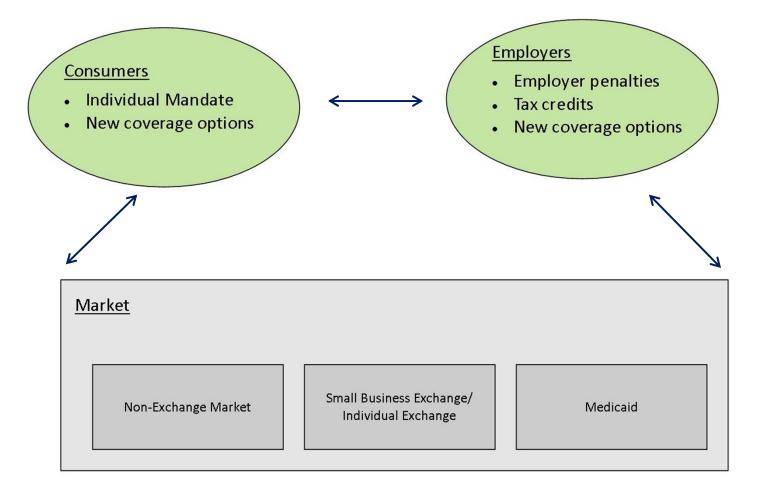
Impact on Consumers



<u>Market</u>		
Non-Exchange Market	Small Business Exchange/ Individual Exchange	Medicaid



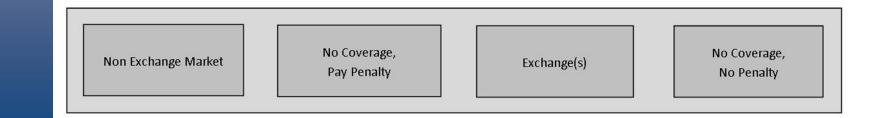
How the Pieces Connect





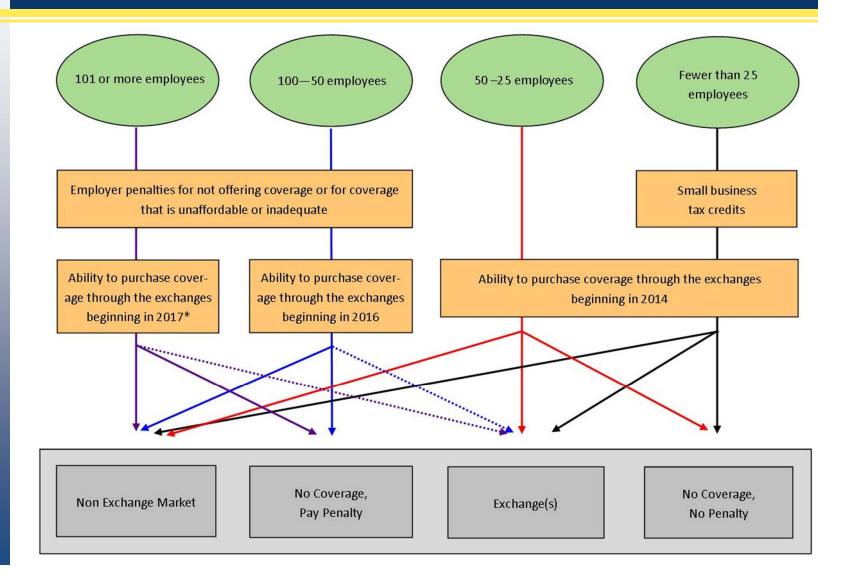
The Employer Experience





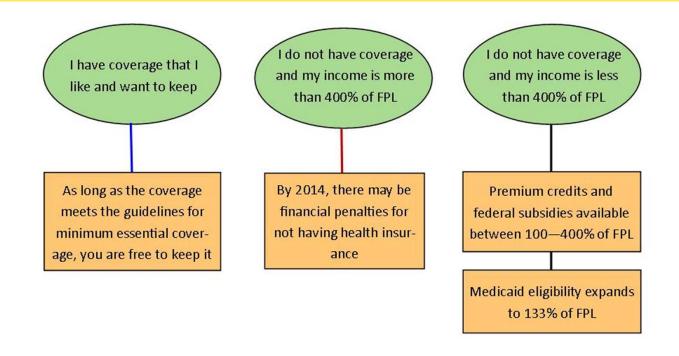


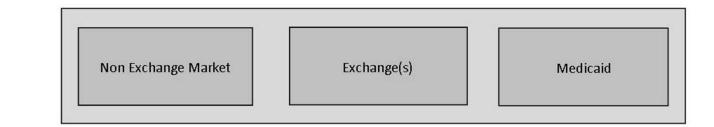
The Employer Experience





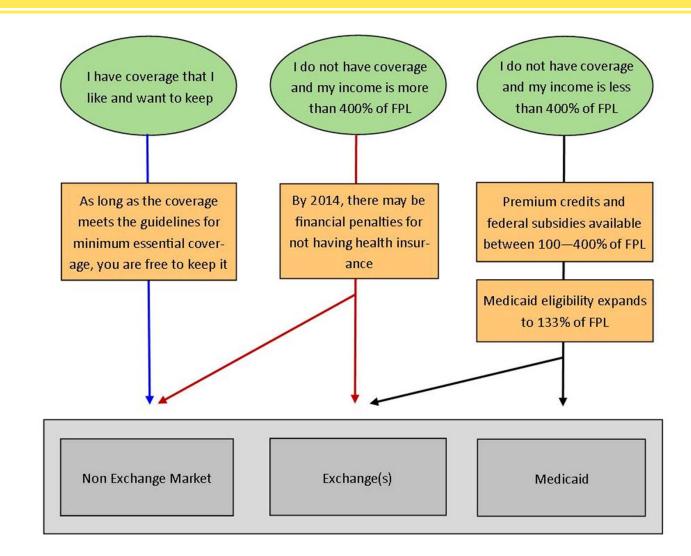
The Consumer Experience





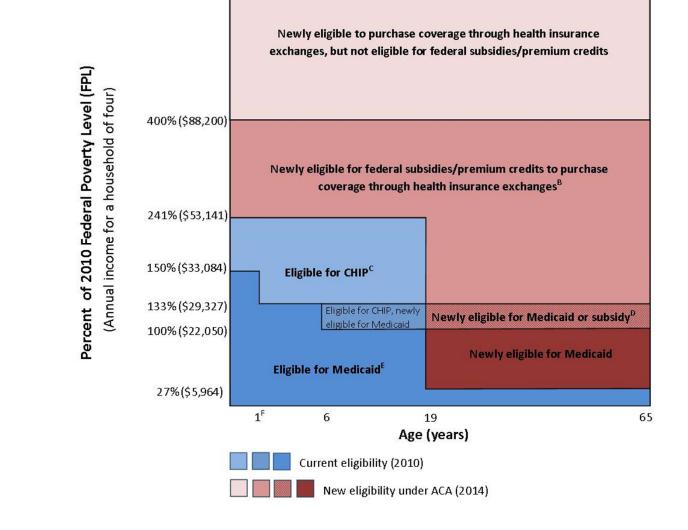


The Consumer Experience



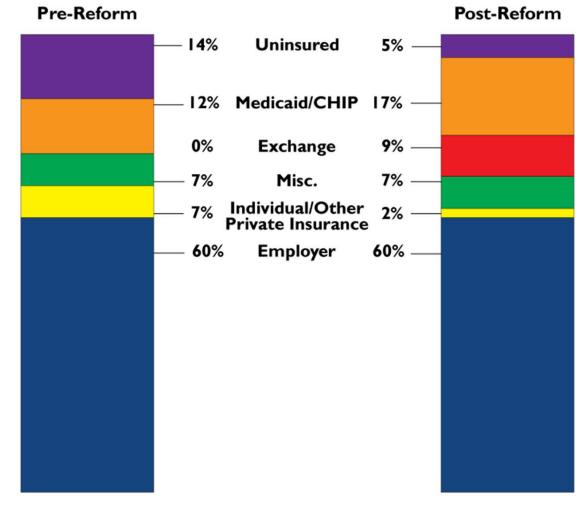


Current Eligibility (2010) and New Eligibility Under ACA (2014)





Changes in Projected Sources of Insurance Coverage in Kansas



Data courtesy of Georgia Health Policy Center, 2011



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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Information for policy makers. Health for Kansans.