

NAHU Washington Update

April, 2017

TIMED OUTLINE

This course was developed to meet the education training requirements and provide students with 2 hours of continuing education.

Course Overview: During this course, participants will learn about major issues impacting the repeal and replacement of the Affordable Care Act through five key points: who, what, how, why, and when. Each of these breaks down the essential points of consideration as Congress works through the process to significantly change healthcare and health insurance policy. The course also reviews how NAHU fits into the overall picture of this process, what we are advocating for, both legislatively and through the regulatory process, and how NAHU members can take an active part in this process. The course also reviews major changes to health insurance that occurred following the close of the 114th Congress through the 21st Century Cures Act.

Learning Objectives: Upon completion of the course, the participant will know:

- Recent changes from the 21st Century Cures Act regarding Medicare and HRAs;
- Who the key actors are in reshaping healthcare and health insurance policy, their positions, and how they will play a role in the debate;
- What the central ideas are that are being proposed for reforming healthcare, including leading proposals in Congress;
- How changes can be made through various legislative maneuvers, including an in-depth look at how the budget reconciliation process is likely to be used to amend the ACA;
- Why Congress is debating changes to the law and what the public support is for various changes to how healthcare is regulated by the federal government;
- When Congress is expected to act and how health insurance agents and their clients should respond;
- NAHU's priorities in this process, both from a legislative and regulatory perspective;
- Various compliance resources that are available to members to understand these changes;
- How members can become involved in the association and process to change healthcare reform.

TIMED OUTLINE

- I. **114th Congress / Lame Duck Changes (10 minutes)**
 - a. Status of legislation
 - b. 21st Century Cures Act
 - i. Medicare Open Enrollment Period
 - ii. Use of Standalone Health Reimbursement Arrangements
- II. **A New World for Health Reform (45 minutes)**
 - a. Republican Healthcare Principles
 - 1. Employer Exclusion
 - 2. High Risk Pools
 - 3. Age-band Ratings
 - 4. Tax Credits
 - 5. Medicaid
 - 6. Tort Reform
 - 7. Use of HSAs
 - 8. Small Business Collectives
 - b. What
 - i. Background on Republican objectives
 - ii. Replacement Plan Blueprint
 - 1. States rights
 - 2. Purchasing pools
 - 3. Pre-existing conditions
 - 4. Sale across state lines
 - 5. Use of HSAs
 - 6. FDA Reform
 - 7. Medicare premium supports
 - 8. Medicaid block grants
 - iii. Giving power back to the states
 - 1. Medicaid: Expansion, block grants, and waivers
 - 2. Essential Benefits
 - 3. Rating models
 - 4. State Innovation grants including High Risk Pools
 - c. How
 - i. Options for Repeal/Replace
 - 1. Complete repeal/replace
 - 2. Amendments to the current law
 - 3. Partial repeal through reconciliation
 - ii. Elements that can be repealed through reconciliation
 - iii. Major issues of concern
 - 1. Reform in the correct order
 - 2. Budget-relevant only
 - 3. Does not convey a replacement
 - 4. Retains market reforms
 - 5. Disruptive for consumers and constituents
 - 6. Death spiral due to adverse selection
 - 7. Need to agree on replacement
 - 8. Need for bipartisan support
 - 9. Carriers leaving the market

- d. When
 - i. Major events in the timeline for repeal/replace
 - ii. ACA Remains law until any changes finalized

III. NAHU's Federal Advocacy (25 minutes)

- a. Legislative Advocacy
 - i. Priorities
 - 1. Tax credits
 - 2. HIT
 - 3. Cadillac tax
 - 4. Medical Loss Ratio
- b. Regulatory Advocacy

IV. Compliance Corner (10 minutes)

- a. After repeal/replace
- b. Tools and resources

V. Get Involved (10 minutes)

- a. Washington Update
- b. Operation Shout
- c. Capitol Conference

VI. Concluding Thoughts (10 minutes)

- a. Role of Agents/Brokers in Compliance

VII. Question and Answer (10 minutes)