

**ACA WG  
10 30 2017  
Notes**

**Roll Call**

**Present**

Jodi Kwarciany  
Colette Chichester  
Laurie Kuiper  
Katie Nichol  
Dania Palanker  
Patricia Quinn  
Peter Rankin  
Carolyn Rudd  
Jnatal Sims  
Jenny Sullivan  
Kevin Wrege

**Absent**

Donna Alcorn  
Dave Chandrasekaran  
Carl Chapman  
John Fleig  
Maria Gomez  
Leighton Ku  
Rob Metz  
Bonita Pennino  
Margaret Singleton  
Liam Steadman  
Tammy Tomczyk

**Kwarciany:** We agreed that we'd use this meeting to return to the discussion we had on Friday to address CareFirst's concerns on the APTC wrap proposal. Purvee emailed draft language on Friday afternoon (10/27/17) after our meeting, which was included in the handout today.

**Chichester:** We appreciate the opportunity to discuss this proposal. We sent revised language to what was circulated by HBX last Friday to address our concerns around how substantial, robust, and long-term the commitment was on the part of the District to implement this program. The language we added is highlighted in green: "A substantial multi-year commitment to the funding of the local subsidy is required to justify the administrative cost to operationalize the program, and to properly inform consumers who will rely on the additional subsidy."

**Purvee Kempf (HBX):** Do any of the working group members want to chime in with their thoughts on the language?

**Quinn:** I don't have any objections to that language.

**Kempf:** Do any other folks want to chime in? Deborah, I know you were looking into information on multi-year funding commitments in legislation.

**Deborah Freis (D.C. Office of the Chief Financial Officer (OCFO)):** Legislation cannot have a multi-year appropriation because all appropriations must be done annually, including appropriations for things like multi-year contracts. It's absolutely permissible to ask for a long-term funding commitment as a working group request. I just want you to be aware that with a request for funding over many years, the funding for the next year will always be subject to next year's budget. Since we're just talking about policy recommendations, it's appropriate to say that we want the city to invest in these over time for a period of years.

**Kempf:** It's important to remember that funding is year by year. Overall, I will say that the policy recommendations look pretty good and reflect what the group has been discussing.

**Chichester:** One more thing – we sent you an additional sentence to be considered for the last sentence of the APTC wrap section. Right now it reads “This provision will not be implemented if it will lower APTC or PTC for individuals.” We suggested adding to the end of the sentence “or constitute additional taxable income to the eligible consumer.” We had also taken out the reference to PTC.

**Kempf:** I'm sorry that I missed your email. Programmatically it makes sense to remove the reference to PTC. A consumer will find out if they qualified for federal APTC and the APTC wrap at the same time because the eligibility and calculation rules are the same. Someone can only get PTC at the time of tax filing. So with this modification, the last sentence now reads “This provision will not be implemented if it will lower APTC or constitute additional taxable income to eligible individuals.”

**Kwarciany:** For folks who choose to get PTC at the end of the year when they file their taxes instead of APTC, how would a local subsidy work for them?

**Kempf:** I think they wouldn't be eligible for it because your eligibility is determined up front when you submit your income info when applying. If a person doesn't apply for APTC in the first place, and they get PTC at tax time, the District has no mechanism to give them the subsidy.

**Debbie Curtis (HBX):** A benefit of only determining eligibility up front is that the APTC wrap amounts don't have to be reconciled at tax time for individuals.

**Kwarciany:** Does anyone have any further thoughts about the revised proposal?

**Debbie Curtis (HBX):** One question for people to think about is that we added two sentences about the need for a substantial, multi-year commitment to the intro paragraph at the beginning of the policy recommendations document. Since it's similar to the sentence that was added to the APTC wrap section, should we keep the language in both places?

**Kwarciany:** The sentences in the intro paragraph currently read “A sustained and substantial commitment to these policies over multiple years can best achieve predictable premiums and consistent affordability. Such a commitment is also critical to support the operational investment necessary to implement these policies.” Do we believe it’s still important to maintain that provision in the preamble, or do we want to remove it?

**Chichester:** I don’t have a problem with stating it twice, but I’m not wed either way.

**Kuiper:** I agree, I’m not opposed to stating it twice.

**Kwarciany:** It sounds like folks are in agreement that the revised proposal works for our purposes and we can move forward with tomorrow’s vote.

**Kuiper:** I need to run the changes by a group of people internally, so it would be great if I could get a copy of the revised proposal today highlighting the changes that were made.

**Curtis:** We will do that immediately after this call so folks can share internally with whomever they need to.

**Kempf:** To the extent members that members are able to clear any internal hurdles, please let us know if you’ll be ready for the vote tomorrow. If not, please email the group to let us know if there are any other things you want addressed in the policy recommendations.

**Kwarciany:** This call was an important step for us to get support for these recommendations. Thanks to CareFirst and all working group members for putting in the extra effort. We’ll reconvene tomorrow via conference call at 9:30 am to vote on these proposals. Just a reminder that if you can’t join tomorrow, please send your vote via email and we will include it. This is a onetime exception since we didn’t have the vote on Friday (10/27/17) as expected and we know that not everyone can join us tomorrow.