**HBX ACA Working Group Discussion Issues**

August 2, 2017

| **Issue** | **Federal Action** | **DC Action** |
| --- | --- | --- |
| Cost Sharing Reduction | Threatening ceasing CSR monthly payments to insurance carriers  CSR subsidies will total $9 billion in 2017, and are expected to rise to $16 billion by 2026. (Congressional Budget Office, *Federal Subsidies for Health Insurance Coverage for People Under Age 65: 2016 to 2026* (Mar. 2016))  The CSRs payment amount in DC is currently unknown. | ACA Working Group |
| Individual Responsibility Requirement | Threatening non-enforcement of individual mandate | ACA Working Group |
| Federal Outreach and Enrollment | Cut planned outreach and enrollment activities post January 20, 2017. Cancelled two major outreach and enrollment contracts for FFM states for the upcoming open enrollment period.  HBX FY 2018 budget includes approximately $2.4 million for outreach and enrollment. | ACA Working Group |
| Limits on Guarantee Issue Protections in Final Federal Market Stabilization Regulations (April 18, 2017). | Amending interpretation of guaranteed issue protections (45 CFR §147.104) to permit health insurance carriers (or carriers within the same control group) to condition enrollment on the payment of any premiums a consumer owes the carrier from the prior 12 months. Can only apply to the individual/group that was responsible for payment (not to dependents).  Only permissible if consistent with state law (state flexibility) | See [June 14, 2017 resolution](https://hbx.dc.gov/sites/default/files/dc/sites/hbx/publication/attachments/Resolution%20-%20past%20due%20premiumsfinal%20as%20amended.pdf) adopted by the HBX Executive Board recommending further action. |