

ACA Working Group September 14, 2017

Background on State Reinsurance Programs

State ¹	Type of Reinsurance Program	Background	Effective Dates
Federal	Attachment Point	<p>Patient Protection and Affordable Care Act, Section 1341 https://www.congress.gov/111/plaws/publ148/PLAW-111publ148.pdf</p> <p>Federal Reinsurance Information https://www.cms.gov/CCIIO/Programs-and-Initiatives/Premium-Stabilization-Programs/Downloads/Summary-Reinsurance-Payments-Risk-2016.pdf</p> <p>Kaiser Family Foundation’s “Explaining Health Care Reform: Risk Adjustment, Reinsurance, and Risk Corridors” http://www.kff.org/health-reform/issue-brief/explaining-health-care-reform-risk-adjustment-reinsurance-and-risk-corridors/</p> <p>District data attached*</p>	<p>2014-2016</p> <p>Program ended in 2016.</p>
Alaska	Condition Based	<p>H.B. 374 http://www.akleg.gov/basis/Bill/Text/29?Hsid=HB0374Z</p> <p>State Reinsurance Information http://www.achia.com/default.asp</p>	2017 - ongoing
Maine ²	Condition Based	<p>H.P. 979 http://www.mainelegislature.org/legis/bills/getPDF.asp?paper=HP0979&item=24&snum=125</p> <p>S.P. 221 https://legislature.maine.gov/legis/bills/getPDF.asp?paper=SP0221&item=3&snum=128</p> <p>State Reinsurance Information http://www.mgara.org/</p>	<p>Passed into law in 2011.</p> <p>Program was temporarily suspended from 2014-2016. State amended statute to delay restarting the program until 2023.</p>
Minnesota	Direct Premium Reduction	<p>S.F. 1 https://www.revisor.mn.gov/bills/text.php?number=SF1&version=3&session=ls90&session_year=2017&session_number=0</p> <p>State Reinsurance Information https://mn.gov/mmb/minnesota-health-insurance-premium-relief/</p>	Only for plan year 2017

¹ The following states have taken steps to implement new or additional state-operated reinsurance programs, but these are not have operational programs to date: Iowa, Minnesota, New Hampshire, Oklahoma, and Oregon.

² State reinsurance webpage available at <http://www.mgara.org/>.

***Federal Reinsurance Program - 2014-2016**

Temporary federally funded reinsurance program provided payment to plans that enroll higher-cost enrollees in the individual market. **DC had lower rates from reinsurance:**

	BlueChoice	GHMSI	Kaiser
2014	-14.4%	-14.4%	-5.5%
2015	-3.8%	-4.3%	-5.8%
2016	-2.3%	-3.1%	-1.8%