

- 
- Kids in school
  - New job
  - Health insurance

# Delaware's Health Insurance Marketplace: Update on Activity

Delaware Health Care Commission  
August 4, 2016

Laura Howard  
Delaware Health Care Commission



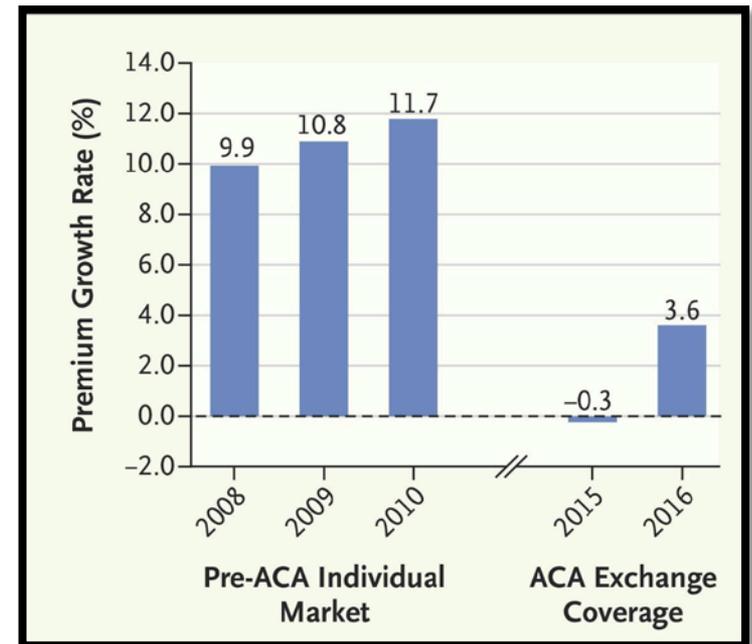
ChooseHealth  
DELAWARE

# National Updates

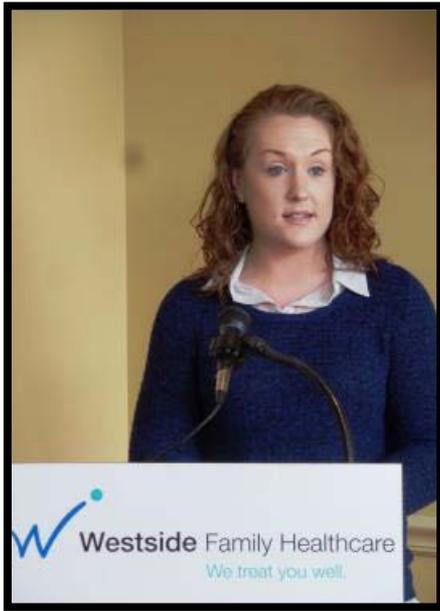


# Individual Plan Premium Rate Growth

- New England Journal of Medicine looked at trends in individual plans premiums nationwide since 2008.
- From 2008 to 2010, premiums grew between 9.9% and 11.7% per year.
- In the first 2 years of the marketplace, premiums were below those levels.
- Expectation is for a higher growth in 2017 because of the expiration of the risk corridor and reinsurance provisions in 2016.



# The State of Millennials



Katelyn Powers of Glasgow signed up for coverage in 2016 -- with the help of a Westside navigator -- for less than \$110 a month.

A spring 2016 study by nonprofit Transamerica Center for Health Studies of 1,171 millennials nationwide found:

- The percentage of cohort who is uninsured declined to 11%, an all-time low for this population. Of those currently uninsured, 37% have never had insurance.
- 7 of 10 said cost is a very important factor when looking for health care.
- 66% said a premium at or above \$200 a month is unaffordable
- 47% said they had to cut corners on health care by skipping, delaying or stopping care.

# Plan Management Updates



# Requested Rates Increases for 2017 QHP Issuers Announced

June 2: Department of Insurance announces 2017 rate requests from Marketplace Issuers – Aetna Health, Inc., Aetna Life and Highmark Blue Cross Blue Shield of Delaware.

## Overall Average Increase Requested

	Aetna Health, Inc.	Aetna Life	Highmark BCBSD
Individual	25.0%	23.9%	32.5%
Small Group	23.2%	18.6%	2.7%

- Issuer rate requests are subject to review and approval by the Insurance Commissioner and are **not** the final rates.

# Public Comment

- The Public Comment Period ran from June 15-July 15, 2016.
- The DOI received 18 comments, 1 statement and 1 petition.
- All comments may be found on the DOI website at: <http://de.gov/doicomments2017>
- Presentations made by Aetna and Highmark Blue Cross Blue Shield Delaware at the public information sessions may also be found on the DOI website.

# Health Insurance Premium Rate Review for Plan Year 2017

- The DOI approves/disapproves all health insurance rates following a comprehensive review of all Issuer filings, including requests for rate increase.
- **Reminder:**
  - The **rate** is the base amount filed by the carrier. **Premiums** paid by an individual include the base rate plus whatever adjustments are permitted under the law -- Age, Family Size and Tobacco Use
- Information on proposed health insurance rates for Plan Year 2017 is located on the DOI's website: [delawareinsurance.gov](http://delawareinsurance.gov)
  - These are the initial requests from Issuers and **not** the approved rates.

# QHP Review for Plan Year 2017

- DOI is reviewing Issuers' QHP plans for compliance with federal and state laws and standards, and will submit the plans to CMS for final review in late August.
- CMS will release a list of certified QHPs for Plan Year 2017 in early October.
- Open enrollment runs from Nov. 1 to Jan. 31, 2017.

Proposed Timeline	QHP Review Activities
May - September 2016	<ul style="list-style-type: none"> <li>• DOI reviews plans for compliance with federal and state laws and standards</li> <li>• Areas for review include <i>rates, actuarial value, benefit design, cost-sharing, network adequacy, among others</i></li> </ul>
September 2016	<ul style="list-style-type: none"> <li>• Federal government conducts final QHP reviews and certifies state-recommended plans</li> <li>• DOI releases Premium Rate information</li> </ul>
October 2016	<ul style="list-style-type: none"> <li>• Federal government releases list of certified QHPs for Plan Year 2017</li> </ul>

# Key Dates

Date	Milestone
September 2016	DOI releases premium rate information
November 1, 2016	Beginning of Open Enrollment for PY 2016
January 31, 2017	End of Open Enrollment for PY 2017

- Only those with qualifying life events, such as birth/adoption of a child, loss of minimum essential coverage, aging out of parents' insurance at age 26, etc., may enroll in the Marketplace outside of open enrollment. Visit [www.HealthCare.gov](http://www.HealthCare.gov) for more information.
- Enrollment assisters and agents and brokers are available to assist with enrollments outside of an open enrollment period.
- Consumers can visit [www.ChooseHealthDE.com](http://www.ChooseHealthDE.com) to locate assistance near them.

Medicaid enrollment is open all year.  
Small businesses can enroll in SHOP at anytime.