



50 STATES, 50 STORIES

THE IMPACT OF THE AFFORDABLE CARE ACT

The Affordable Care Act has had a massive impact on families and insurance markets across the country.

With the passage of the ACA, Congress promised Americans that they would be able to keep the plans and doctors they like while paying less for health insurance and healthcare overall. Seven years later, many Americans have fewer choices when it comes to health decisions and are paying more for care and insurance. These stories from around the country highlight state and local challenges and represent the need for a state-based approach that unleashes innovation in healthcare based upon the needs of citizens.



Alabama

Todd, a small business owner, has seen his health insurance costs increase from \$780/month in 2014 to an astounding \$2,990/month for 2017. Maintaining coverage for him and his family would cost \$35,880 this year.

Alaska

With only one company left selling coverage through the exchange, last year state lawmakers created a reinsurance program to help the insurance company cover unexpected losses and stay in the market. This was done in a tough budget year, adding to Alaska's already massive deficit.

Arizona

This year every county in Arizona, except Pima, will have only one insurance company option. In the state's largest county, Maricopa, options dropped from eight companies to one.

Arkansas

ACA advocates promised more than 1,000 new hospital jobs, but within the first 18 months of expansion, the state lost 819 hospital jobs and at least one hospital closed.

California

Although covered by the state's version of the ACA, **Noam Friedlander** can't find a surgeon in her plan to treat her seriously herniated disc. She resorted to putting the \$16,000 surgery cost on two credit cards.

Colorado

Student employment at the University of Colorado Boulder is capped at 25 hours/week to stay under the 30-hour-per-week insurance coverage requirement.

Connecticut

About 40,000 people lost their health insurance when HealthyCT, a healthcare co-op, went bankrupt. This left just two insurance providers on Connecticut's health exchange, Access Health, which was supposedly one of the best-run exchanges in the country.

Delaware

The Hobbs family from Greenville went from a pre-ACA plan costing \$895/month with a \$4,000 deductible to a plan close to \$1,800/month with a \$14,300 deductible.

Florida

This year Blue Cross Blue Shield of Florida, the only provider on the state's exchange, increased medical plan rates by an average of 19%.

Georgia

As the wife of the former Insurance Commissioner, **Ivy Oxedine** is not immune to the frustration and feeling of helplessness brought on by the ACA. Her family went from a \$649/month plan to a series of different plans that resulted in losing access to their doctors and increased costs of \$1,187/month with a \$12,900 family deductible.



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Hawaii

This year, 41,000 individual plan members were hit with large rate increases: 26% for Kaiser members and 35% for HMSA members.

Idaho

Semele McClain, a hair stylist from Boise, is paying the IRS a \$600 fine this year because she can't afford to buy a policy. She earns too much to qualify for a subsidy, so she sells real estate part time to pay for her out-of-pocket costs.

Illinois

The surge of able-bodied adults in the ACA's Medicaid expansion resulted in sign-ups from nearly 200,000 more adults than the state had estimated.

Indiana

More than 68,000 people were left scrambling for insurance after four plans, including United Healthcare and IU Health, did not continue this year. Now only four insurers are left on the exchange.

Iowa

Although formed with \$146 million in federal grants and loans, CoOpportunity Health became the first health insurance cooperative to fail in the nation and left about 26,000 Iowans without coverage.

Kansas

Warren Jones of Kansas City has had the same insurance plan for the past 15 years. His premium increased from \$318/month in 2014 to \$716/month in 2017.

Kentucky

One in three Kentuckians are now on government-run Medicaid which is estimated to cost taxpayers \$2.2 billion for years 2017 - 2021.

Louisiana

Dr. David Butler, a Baton Rouge veterinarian, and his wife had a 50% premium increase to \$2,400/month from their Blue Cross Blue Shield plan.

Maine

Barbara Colbert of Sanford was stunned when she received a notice that the cost of her Community Health Options insurance plan would increase 800%, with the premium jumping from \$20.29/month to \$195.58/month. Even with a subsidy, the increase is a huge financial burden for her since she makes \$14,000/year.

Maryland

The state's largest insurer, CareFirst BlueCross BlueShield, reported losses of more than \$620 million at the end of 2016. As a result, rates have increased over 20% for 2017.

Massachusetts

The Retailers Association of Massachusetts, which represents 4,000 member stores and restaurants across the state, points to "double-digit health insurance premium increases for Main Street" as the primary contributor to job growth stagnation for small businesses.

Michigan

Even families with pre-existing conditions are experiencing hardships. **Ken Davert** has cerebral palsy, and his wife and twin children have brittle bone disease. Their insurance bill went up 300%, and the family looked into taking loans and returning to work while on disability.



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Minnesota

David and Ann Buck, a farming family from southeastern Minnesota, expect their premiums to skyrocket to \$40,000/year.

Mississippi

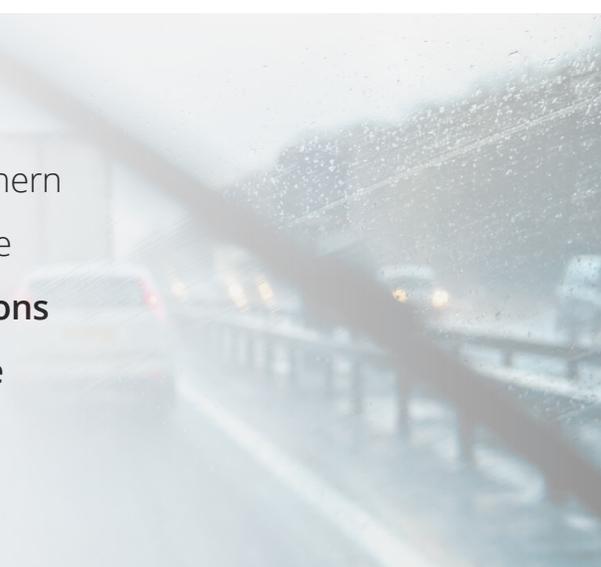
According to Commissioner of Insurance Mike Chaney, individual policyholders will have average increases of 66.2%, starting in 2018, and small groups will see a 15.6% increase. This means many Mississippians will be unable to afford coverage and will become uninsured.

Missouri

Although premiums are increasing 20% on average, there is a huge discrepancy between rural and urban policy prices. For the same plan level and service, rural Missourians will spend about 50% more than urban residents.

NEW HAMPSHIRE

Even though there is a hospital minutes from her rural northern home, **Nancy Petro** drives over an hour for her routine thyroid cancer and high blood pressure tests. **Nancy's options are limited because, to keep costs down, the state's one insurer had to reduce the hospitals in its network.**



Kristoffer Adams of Memphis saw his rates go up as he and his wife were trying to manage their household, college tuition, and his wife's pregnancy. **Their total was supposed to be \$475/month with subsidies, but the bill went up to \$875/month.**

Montana

Montana's largest insurer increased 2017 rates by 58% for individuals and 28% for small groups because of the ACA.

Nebraska

With only two companies offering plans through the exchange, the Department of Insurance estimated that premiums increased an average of 55.3% for Medica Health and 40.5% for Aetna Health from their 2016 rates.

Nevada

Medicaid enrollment has doubled and is now the largest provider of healthcare in Nevada. In 2016, Medicaid totaled \$3.2 billion, exceeding state funds for K-12 education by more than \$1 billion. It is by far the state's largest single line item.

New Hampshire

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New Jersey

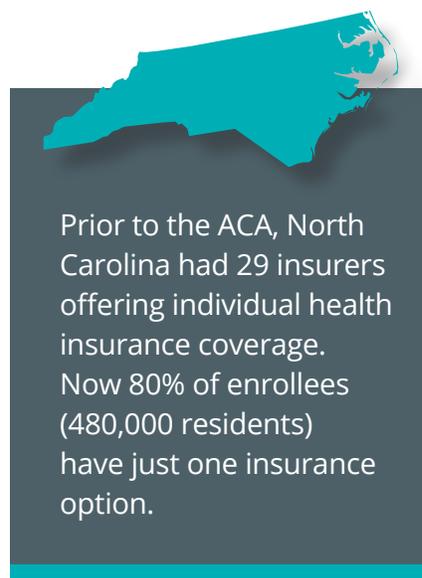
This year, options for consumers dwindled from five to two. This will impact an already expensive market, with New Jersey's lowest cost plan, Oscar Market Silver, rated one of the worst in the US due to high co-insurance and monthly premiums.

New Mexico

Between 2016 and 2017, under the ACA, premiums increased an average of 39%, with some New Mexicans facing up to a 93% increase.

New York

Recently New York's Health Department released misleading data, stating that 3.5 million people who signed up for coverage through the exchange experienced a 22% increase from last year. But that number only includes sign-ups through the exchange, which handles less than half of associated programs. With off-exchange enrollments factored in, the increase is closer to 2%.



North Carolina

Prior to the ACA, North Carolina had 29 insurers offering individual health insurance coverage. Now 80% of enrollees (480,000 residents) have just one insurance option.

North Dakota

Even though North Dakota has not experienced premium increases as high as those in other states, it is still a vulnerable state since a few catastrophic claims in the risk pool could cause a huge loss for the small population.

Ohio

West Toledo resident **Jeff Vernon** had his hours significantly cut back at the Scrambler Marie's restaurant due to the costs associated with the ACA.

Oklahoma

As one of five states that have only one insurer choice through the exchange, Oklahoma saw 2017 premiums skyrocket by an average of 76%.

Oregon

Michelle, a stay-at-home mom with two young children, had to go back to full-time work to afford the \$1,000/month premium and the \$5,000/child deductible.

Pennsylvania

In less than two-and-a-half years, **William Cinfici** of Reading, Pennsylvania, had his premium rise by more than four-and-a-half times. He now has a co-pay of at least \$100 for doctor visits. The additional coverage he gets in return is for things he cannot use—like maternity coverage.

Rhode Island

A study from last year showed that 50% more adults enrolled in Medicaid than projected. These rising expansion costs threaten the state budget.

South Carolina

Ray Farmer, director of the South Carolina Department of Insurance, points to lack of competition as the main reason why rates will increase 29% this year. Blue Cross Blue Shield is the only provider offering ACA health insurance.

South Dakota

This year policy prices from South Dakota's remaining two carriers will go up 36% and 38%.

Tennessee

Kristoffer Adams of Memphis saw his rates go up as he and his wife were trying to manage their household, college tuition, and his wife's pregnancy. Their total was supposed to be \$475/month with subsidies, but the bill went up to \$875/month.

Texas

Every insurance carrier except for Blue Cross Blue Shield has pulled out of the ACA exchange in most of Texas. In Tyler, the only plan Blue Cross Blue Shield will sell is an HMO plan at a 58% premium increase above last year.

Utah

Ana and Oswaldo Demoura's premium increased over 300% on a low-cost healthcare plan that was designed to have higher out-of-pocket costs upon usage of healthcare services.



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The program cost was an estimated \$4.3 billion, almost the size of the state's \$4.9 billion budget. Businesses would have seen an 11.5% payroll tax increase, and individual income taxes could have risen up to 9%.

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Virginia

Lynn Taylor's husband passed away in April 2016. At the end of the year she contacted the ACA exchange to take her husband off the policy back to the date of death. Instead of a refund, she received a bill for just under \$1,000 because her insurance went up after her husband was taken off the rolls.

Washington

Washington's only children's hospital was considered as out-of-network provider by half of the state's health plans. Parents had a tough decision: should they keep coverage or be charged expensive out-of-network prices?

West Virginia

One-third of West Virginia residents are on Medicaid, and the state is experiencing budget challenges due to the costs. Even Democratic state Senator Ron Stollings admits, "When we have to put money into funding Medicaid, we have to cut funding for higher education and secondary education."

Wisconsin

Last year two of the largest health insurance companies, UnitedHealth and Humana, backed out of the market. Anthem also cut back on plans in 34 counties and withdrew from Milwaukee, Kenosha, and Racine entirely.

Wyoming

With a small population unable to spread risk among participants, premiums are among the highest in the nation, and 95% of exchange plans receive a tax credit.



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