

HEALTH CARE REFORMING

NC Association of Local Health Directors
December 7, 2016

PROPRIETARY & CONFIDENTIAL

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BlueCross BlueShield
of North Carolina

- + Insurance Reforms of the ACA
- + North Carolina Impact
- + 2017 Open Enrollment
- + BCBSNC Focus

As a reminder, the ACA...

- + Established an individual mandate to promote a large and balanced risk pool
- + Changed to the structure of the individual insurance market included:
 - Guarantee issue and community rating
 - No medical underwriting
 - No annual and lifetime limits
 - No gender rating & age rating limited to 3:1
- + Established categories of essential health benefits that all non-grandfathered, insured small group and individual plans must cover
- + Created Exchanges/Marketplaces by states or CMS – required for consumers to access federal subsidies

The ACA has Reduced the Number of Uninsured in North Carolina

- + Based on KFF data the uninsured rate in NC has dropped from 17% in 2013 to 11% in 2015
 - 1,439,100 uninsured in 2013 vs 1,094,800 in 2015
 - 2% growth in individual and 3% growth in group coverage

- + North Carolina has the fourth highest exchange enrollment nationally
 - Approximately 615,000 enrollees of 725,000 eligible

New this year:

- + **Healthcare.gov changes:** display of standardized “Simple Choice” plans (only offered in limited areas in NC), & new labels for silver plans
- + **Batch Auto Enrollment** files with renewal information from CMS to issuers will include all enrollees rather than excluding those for Data Matching Inconsistencies and other categories that were held out last year
- + **Two major issuers existing the market:** auto mapping of enrollees to new issuer

+ Challenges:

- Limited data on mapped members
- Member confusion and network disruption (see example)
- All members new to BCBSNC and Cigna must make binder payment for 1/1/17 coverage

EXAMPLES

- Bronze HSA-eligible plans will be mapped to our non-eligible HSA plans
- Preferred doctor or hospital not in network

WHERE TO GO FOR HELP WITH YOUR ACA PLAN

BCBSNC OR THE FEDERAL HEALTH INSURANCE MARKETPLACE?

IF YOU WANT TO:



bcbsnc.com

MARKETPLACE

healthcare.gov | 1-800-318-2596

Sign up online



Comparison shop BCBSNC plans



Get help with a billing issue



Change your address



Cancel your ACA plan



Comparison shop insurers



Apply for financial aid (subsidies)



- + Serving our customers
- + Leading the transformation of our health care system
- + Continuing to work with policymakers on reform

QUESTIONS