

Exchange officials say enrollment looks good

Officials with Your Health Idaho said Friday that preliminary indications are that interest in the exchange remains strong this year. That's despite a series of setbacks dealt to exchanges across the county by President Donald Trump.

"We are encouraged that we have increases in our customer volume early on," executive director Pat Kelly said in an interview.

While enrollment figures aren't yet available, Kelly said daily web traffic on the exchange is up 20 to 30 percent from last year, and call volume at support centers is up 14 percent.

"Anecdotally, the customer advocates in our support center are getting lots of people asking about how to get a tax credit," Kelly said.

Trump has taken significant actions to undermine exchanges since taking office, including slashing marketing budgets to attract customers by 90 percent.

Kelly said in a prior interview the reduction in marketing budgets won't affect Your Health Idaho, which was designed to function independently.

The biggest change to hit exchanges this year is Trump's decision to cut off cost-sharing reduction subsidies.

The effect of the first threatened, then actual, cutoff of cost-sharing reduction subsidies was a massive increase in premiums in the individual health insurance market.

Cost-sharing reduction subsidies are payments that help reduce the out-of-pocket costs to low-income people who purchase plans on an exchange. An ongoing federal lawsuit challenged those subsidies, and Trump announced last month that he wouldn't contest the case, ending federal payments to cover the subsidies.

The Affordable Care Act requires insurance companies to provide those subsidies directly to low-income consumers. So the cutoff in federal funding means those companies have to make up for the lost revenue by raising premiums.

Insurance companies submit documentation to justify rate increases to the Idaho Department of Insurance each year. With the threatened cutoff, the Department of Insurance directed insurers to assume in their rate proposals that cost-sharing reduction subsidies wouldn't be paid by the federal government this year. The result was an average rate increase of 38 percent, with the bulk of the increase attributable to the loss in federal funding.

Despite the steep hike, the premium subsidies mandated by the ACA increase in response to higher premiums. And since insurance companies still have to issue cost-sharing reductions, the nonpartisan Congressional Budget Office projects that the cost of insurance plans to consumers will remain stable. It projects

IMPulse

Intermountain Media Pulse

A TRUETONE INCORPORATED COMPANY

**news
CLIP**

11623 Lake Shore
Nampa, ID 83686
(208) 880-9814

FOR YOUR INFORMATION

Post Register

Idaho Falls, Idaho

Saturday Nov. 11, 2017

by Bryan Clark

Page 2 of 2

the move will drive more insurers to drop out of exchanges and increase the federal deficit by \$6 billion next year, rising to \$26 billion per year by 2026.

One change that will affect Your Health Idaho is the narrowing of the open enrollment period. This year, open enrollment closes Dec. 15. For information, visit yourhealthidaho.org or call 855-944-3246.

###

Copyright 2017 Post Register