Live from NAHU: It's Been 9 Months – What Has the Stork (Congress) Delivered?

**October 12, 2017**

**TIMED OUTLINE**

This course was developed to meet the education training requirements and provide students with 1 hour of continuing education.

**Course Overview:** During this course, participants will learn about recent legislative and regulatory actions to make significant changes to the Affordable Care Act by Congress and the Trump Administration. The course will examine what actions have been taken so far, what the political and philosophical barriers have been, what actions we can expect in the near-term and later, what prompted the need for changes to be made, how the changes are being made and the role that NAHU is having in this process, and what NAHU members, the overall agent/broker community, and employers play in this process.

**Learning Objectives:** Upon completion of the course, the participant will know:

* The actions that have been taken by the Trump Administration and Congress to make significant changes to the Affordable Care Act;
* The specific policy proposals that have been and are under consideration or are being developed to change the health reform law;
* The rationale for changing the healthcare system, both from a market stabilization standpoint as well as a longer-term comprehensive reforms for both the individual and employer markets;
* The political background and processes that are leading to particular actions to being made and how NAHU works to influence these processes.
* Policy positions of the association in affecting change in health reform at both the legislative and regulatory levels and what to expect in the coming year;
* Tools and resources for becoming active and engaged in these processes.

**PRESENTER:**

**Janet Trautwein**

Executive Vice President & CEO, NAHU

Janet Trautwein is the Chief Executive Officer of the National Association of Health Underwriters (NAHU) and President of the National Association of Health Underwriters Education Foundation in Washington, D.C. NAHU represents more than 100,000 employee benefits professionals involved in the design, implementation and management of health plans all over the United States. Her responsibilities include oversight of all NAHU and NAHU Education Foundation activities including oversight for 30 staff members in Washington, DC and 210 state and local chapters. She is the primary spokesperson for NAHU to the media, government agencies and elected officials at all levels. A frequent speaker on health policy issues, Janet’s expertise in issues related to health insurance markets, the uninsured, health insurance pools, risk and reinsurance pooling, health related tax issues, and both national and global health reform has been recognized throughout the industry. Janet has testified before Congress numerous times, and has been published in major newspapers, including The Wall Street Journal, The Washington Post, and The New York Times and has appeared on hundreds of radio and television programs around the world.

**TIMED OUTLINE**

1. **Where are we today?** (20 minutes)
   1. Health reform headlines
      1. Status of legislative actions (process)
         1. What happened in the Senate?
         2. 3 buckets strategy what is it and is it still viable?
            1. Reconciliation
            2. Regulation
            3. Regular order
      2. What do the markets look like?
         1. Carrier actions re: open enrollment
         2. Rate requests
         3. Administration actions regarding open enrollment
            1. Marketing efforts expected
      3. Status of regulatory actions
   2. NAHU’s efforts to date
      1. Hill meetings
      2. Regulatory efforts
         1. Market stabilization regulation
         2. RFI response to improve market
         3. Other
2. **Why does it matter?** (5 minutes)
   1. Market stabilization efforts required
      1. Status of exchanges in states
      2. Concern for 2018 market offerings
         1. Bare counties
         2. 2018 rates
         3. CSRs
   2. Employer market stability
      1. Needs stable individual market
      2. Employer exclusion, Cadillac tax concerns
3. **How did we get here?** (15 minutes)
   1. Political discussion
      1. Public support/opposition for change
         1. Current polling shows ACA more popular than debate’s beginning
      2. Key actors
         1. Administration
         2. Congress
      3. Hurdles that need to be overcome?
         1. Medicaid
         2. Other
   2. NAHU’s efforts
      1. NAHU advocacy efforts
   3. Coalition efforts
      1. Advocacy for changes to improve health reform and markets
4. **Where are we going?**  (10 minutes)
   1. Next steps legislatively, regulatory and advocacy (NAHU)
      1. Legislative Advocacy
         1. Employer Issues
            1. Exclusion
            2. Cadillac/Excise Tax, HIT Repeal
            3. Reporting
         2. Individual Market
            1. Tax credits
            2. Hybrid high-risk pools
            3. Coverage options
            4. OEP/SEP changes
         3. Role of the Agent
            1. Medical Loss Ratio
         4. Medicare
            1. OEP changes
            2. COBRA
      2. Regulatory Advocacy
         1. Comment Letters
         2. Recent Guidance
         3. NAIC/Other Organizations
   2. Crystal ball – where we might end up
5. **What you can do** (5 minutes)
   1. Stay Informed and engaged
      1. Washington Update
      2. NAHU Newswire
      3. Compliance Corner
      4. FFM Certification
      5. Tools and Resources
   2. Call to action for members
      1. Operation Shout
      2. HUPAC