



HEALTHCARE ROUND-UP



December 1, 2017

[Five Healthcare Fights Facing Congress in December](#)

The Hill

Healthcare issues are at the top of Congress's hefty December to-do list. Republicans spent much of the year on a failed bid to repeal and replace Obamacare. That's left several programs and taxes hanging in the balance as the year draws to a close, in addition to the latest healthcare drama thrust into the GOP tax-reform debate. Here are five of the biggest healthcare issues Congress will face next month.

[Insurers: Allowing States to Define Essential Benefits Would Confuse Customers, Disrupt Marketplace](#)

Kaiser Health News

The Centers for Medicare & Medicaid Services wants to give states the ability to pick the essential health benefits insurers have to cover instead of having them follow the federal guidelines set out under the Affordable Care Act. Media outlets report on news related to the health law and its marketplace out of Arizona, Iowa, Wisconsin and California.

[Letting States Pick Essential Health Benefits may 'Undermine' ACA](#)

HealthExec

Insurers, hospitals and regulators had a largely negative reaction to a major provision of the proposed ACA benefit parameters for 2019 that would allow states to define their own "essential health benefits" which ACA-compliant insurance plans have to cover, saying it may return the non-group market to its pre-ACA state. More than 300 comments were submitted on the [proposed rule](#). The proposal emphasized state "flexibility" on ACA requirements like the 10 essential health benefits (EHBs), adjusting the law's medical-loss ratio and having state regulators take a larger role in certifying qualifying health plans.

[Marketplace Confusion Opens Door to Questions about Skinny Plans](#)

BenefitsPro

Consumers coping with the high cost of health insurance are the target market for new plans claiming to be lower-cost alternatives to the ACA that fulfill the law's requirement for health coverage. But experts and regulators warn consumers to be cautious — and are raising red flags



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about one set of limited benefit plans marketed to individuals for as little as \$93 a month. Offered through brokers and online ads, the plans promise to be an “ACA compliant, affordable, integrated solution that help ... individuals avoid the penalties under [the health law].”

[HealthCare.gov Team Drafts Invitations for 2019 Plans](#)

BenefitsPro

Managers of HealthCare.gov are acting on the assumption that the ACA public exchange system will still be selling individual and small-group health insurance coverage in 2019. The agency that runs HealthCare.gov posted a [draft letter](#) to 2019 HealthCare.gov plan issuers November 27.

[HDHPs Decline as Sole Benefit Plan Option](#)

Employee Benefits News

Employers’ enthusiasm for offering high-deductible health plans (HDHPs) as the only benefit option to their employees might be levelling off. Just 28 percent of U.S. employers are considering offering HDHPs as their sole benefit option to their employees in the next three years. This is a reduction from a high of 44 percent in 2014, according to PwC’s Health Research Institute study entitled “[Medical Cost Trend: Behind the Numbers 2018](#),” which was based on data from a sister survey called “[2017 PwC Health and Well-being Touchstone Survey](#).”

[More 'skin in the game' Doesn't Make HDHP Consumers Any Savvier](#)

BenefitsPro

High-deductible health plans are supposed to encourage consumers to shop around for cheaper health care services or put money away to pay for what they need. But it's not working that way, according to a new [study published in JAMA Internal Medicine](#) by a team from the University of Michigan Institute for Healthcare Policy and Innovation.

[5 Employee Benefits Trends to Watch in 2018](#)

Employee Benefits News

Employers are increasingly recognizing the value of employee benefits and have been making strides to help employees make better financial decisions, according to [MetLife's annual Employee Benefit Trends Study](#). Employers are focusing their attention on benefits that increase employee satisfaction, productivity and loyalty, as well as on those that attract candidates to the company.

The National Association of Professional Employer Organizations