



HEALTHCARE ROUND-UP



April 13, 2017

[What Trump Can Do Without Congress to Dismantle Obamacare](#)

The New York Times

House Republicans left for spring break last week, without reaching a deal to repeal and replace the Affordable Care Act. Their bill to overhaul the healthcare system collapsed on the House floor last month, amid divisions in the caucus. Even without Congress, President Trump has the authority to modify important provisions of the health law, including many that House Republicans sought to change or repeal.

[Trump Team Could Pull the Plug on Obamacare Insurance Subsidies for 2018](#)

The Fiscal Times

The Department of Health and Human Services seemed to walk back a promise that the Trump administration would continue paying health insurance subsidies that insurance companies serving the individual market through the ACA's health insurance exchanges. The administration, in a [statement](#) to The New York Times had said that the plan was to continue paying the subsidies while courts adjudicate a claim - brought by Republicans in Congress - that the payments are illegal because they were not specifically authorized by the law. However, the Trump Administration issued a second statement that said "No decisions have been made about how the administration will proceed" on health insurance subsidies.

[How Employers Should Proceed after the Failure to Pass ACA Repeal](#)

Employee Benefits Pro

Employers were not a major focus of the architects of the ACA, nor were they a major focus of those who crafted the repeal efforts. These laws address healthcare systems and structures, especially healthcare financing, and employers have not been viewed by policymakers as major stakeholders on those issues. With the collapse of repeal legislation, the ACA remains the law of the land for the foreseeable future. The bill's failure leaves the ACA's "play or pay" rules in full force and effect, as well as the ACA's reporting rules. Even though the House failed to pass ACA repeal legislation, the Trump Administration could make changes to the ACA that benefits employers.

[Freedom Caucus Would Support Healthcare Bill that Eliminates 3 ACA Provisions](#)

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According to the chairman of the House Freedom Caucus, the majority of the group would support a health care replacement that eliminates three provisions of the ACA that regulate insurers. Vice President Mike Pence made the offer to eliminate three major provisions in the bill: essential health benefits, which mandate what services insurers must cover; community rating, which prevents insurers from charging sick people more for insurance; and guaranteed issue, which compels insurers to cover people with preexisting conditions.



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[Bill to Advance Association Plans Faces Uphill Battle in Senate](#)

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Days before Republican leaders were forced to pull the American Health Care Act from a floor vote, the House of Representatives passed the Small Business Health Fairness Act (SBHF), which would allow small businesses to band together to offer association group health plans. In 2005, a similar bill passed the House, but ultimately stalled in the Senate. Since then, the House has seen several iterations of bills that would allow for association plans, all of which failed to achieve a Senate vote.

[House Passes Stop-Loss Definition Bill by Huge Margin](#)

BenefitsPro

The House voted 400-16 to pass the Self-Insurance Protection Act. The bill, H.R. 1304, would block federal efforts to regulate small stop-loss plans as health insurance by excluding the plans from the federal definition of "health insurance coverage."

[States Tackle Healthcare](#)

National Council of State Legislatures

Healthcare spending, including Medicaid, Medicare, children's health insurance and the ACA, comprises the largest share of the federal budget and accounts for nearly a third of the average state's budget. Per-person healthcare spending in the U.S. is nearly twice that of other developed nations. High costs place a heavy burden on federal and state governments, employers and consumers. Here are five things states are doing to improve healthcare.

[Zenefits Fined by NY Regulator for Unlicensed Insurance Sales](#)

The New York Times

Health benefits broker Zenefits was fined \$1.2 million by New York's financial services regulator for allowing unlicensed employees to solicit, negotiate and sell insurance policies. According to the New York State Department of Financial Services (DFS), Zenefits engaged in "repeated" violations of the state's insurance laws, including failures to maintain adequate compliance controls and train employees.

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