

Health insurance sign-up starts today with lower rates for many

BY TODD LUCK
THE CHRONICLE

Despite well publicized efforts against the Affordable Healthcare Act (ACA) that drove up premiums for 2018 plans, most ACA costumers will be seeing lower rates from Blue Cross Blue Shield of North Carolina.

It's Blue Cross NC's first rate decrease since it entered the individual market more than 25 years ago. The insurer said its new provider arrangements that'll reduce health care costs by \$120 million next year was the biggest reason for this. Consumers will see a 4.1 percent reduction for next year's Marketplace plans as they sign up during open enrollment from Nov. 1-Dec. 15. According to Blue Cross NC, the decreases could have been much greater than that.

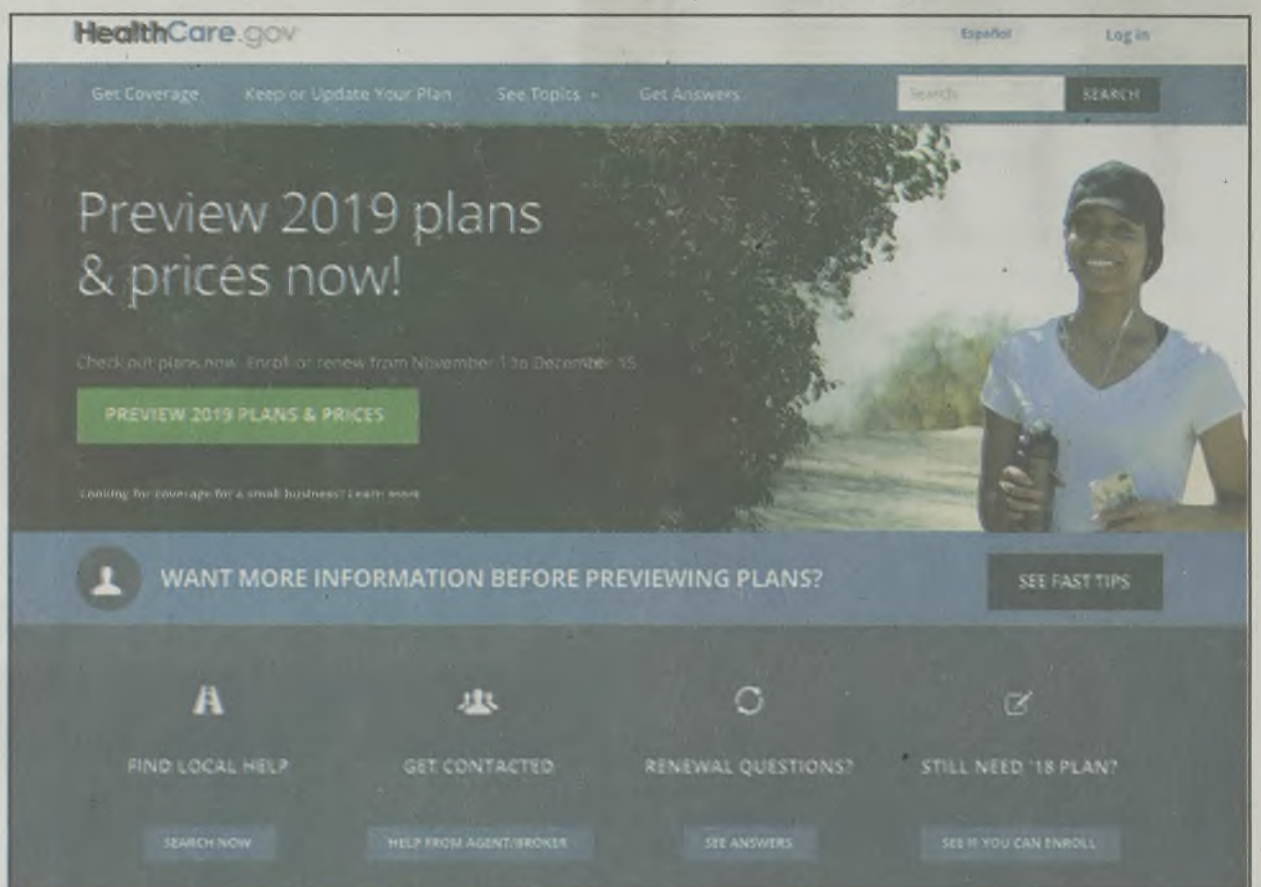
"This is the first individual market rate decrease in Blue Cross NC history and will benefit people across North Carolina. We're moving in the right direction, but even with a lower rate, premiums are still too high - particularly for those who don't get a subsidy," said Blue Cross NC President and CEO Dr. Patrick Conway. "With more certainty from Washington, rates would be 15 percent or more lower. We must address both market instability and the rising price of health care."

Late last year, Republican lawmakers and President Donald Trump took numerous actions against the ACA, which is sometimes called Obamacare, including repealing the individual mandate to have health insurance and expanding access to low coverage plans.

One of the largest blows was an executive order that ended Cost Saving Reduction payments to insurers to subsidize out-of-pocket costs, which include deductibles, for ACA customers who pay for silver plans and make 100 percent to 250 percent of the federal poverty line. Blue Cross NC factored this into the 2018 plans for an average 14.1 percent rate increase. The insurer said that increase would have been close to zero if the subsidies hadn't ended. Their elimination also drove up rates for 2019 plans by 14 percent.

These subsidizes are different from the tax credit that Marketplace customers receive that helps them pay their premiums, which continue to be a part of the ACA.

The elimination of the individual mandate also drove



up Blue Cross NC plans by 4 percent. However, the insurer did say some actions by the federal government did drive down rates slightly, with last year's tax cuts reducing them by 0.5 percent, and the one-year suspension of the ACA's Health Insurer Tax lowering them by 3 percent.

Blue Cross NC is the sole insurer to offer ACA plans in Forsyth County and is still the only insurer offering plans in all 100 counties. The reduction of rates, or even if there's a reduction, will vary between customers depending on location, age and plan. Tax credit subsidies that individuals receive can lessen or negate any increase they'd need to pay.

After an agreement with UNC Health Alliance, rates in places like Charlotte and Raleigh will see an average 17 percent to 20 percent decrease. The Greensboro area will see some of the highest average increases in the state at 9.3 percent, while rates in the Winston-Salem area fell an average of 2.9 percent.

The ACA continues to be a hot button issue in the election, with Democrats typically trying to preserve or expand the law, and Republicans still promising to repeal and replace it.

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