NEW REPORT: Vast Majority Of States Attribute Health Insurance Rate Increases To Trump Sabotage

The deadline for states to finalize premium rates for the individual and small group market and submit them to the federal government for approval was last week (9/27/17) and many states have publicly announced double-digit increases.

In a comprehensive review of all the 28 states whose final state-approved rates that have been made public, this new report from Protect Our Care shows that the vast majority -- 20 states -- attribute their rate increases in part to the Trump administration’s sabotage of our health care. Blame for the increase was squarely placed on the Trump administration and Republicans in Congress injecting uncertainty into the marketplace by threatening to default on cost-sharing reduction (CSR) payments that help lower out-of-pocket costs in some way, shape or form.

Our analysis finds:
20 states attribute rate increases to uncertainty over whether the Trump administration will make CSR payments: Connecticut, Florida, Georgia, Idaho, Illinois, Indiana, Louisiana, Maine, Michigan, Mississippi, New Mexico, New York, Ohio, Oregon, South Carolina, South Dakota, Tennessee, Utah, Virginia and Washington. (Oregon cited weakening enforcement of the individual mandate for some of its rate increase.)

Five states indicated their state increases would be even higher if they assumed the Trump administration would not be making the CSR payments: Arizona, Arkansas, Colorado, Maryland and Vermont.

Two states - Alaska and Minnesota - have mostly cut their insurance rates next year after the federal government allowed them to start a new reinsurance program.

One state, Nevada, did not release any reason for their 2018 rates.

While they’re not included in this analysis of rates, the sabotage has had other consequences including insurers that decided not to participate in the marketplace next year, citing the uncertainty the Trump administration had created. Anthem in Maine announced it was exiting the marketplace at the last minute, as well as Medica in North Dakota, to name a couple of examples.

Experts warned failure to make these payments would raise premiums by 20% or more and add nearly $200 billion to the national debt. Even Sen. Lamar Alexander (R-TN) warned, “Without payment of these cost-sharing reductions, Americans will be hurt.”

President Trump has been cheerleading his sabotage for months saying earlier this year, “the best thing we can do...is let Obamacare explode” and “let it be a disaster because we can blame that on the Democrats.”

We now have the clearest evidence yet that the Trump administration’s sabotage of our health care system is leading to the higher insurance rates we are seeing for 2018.

Prior to the Trump administration, independent analyses show that the Affordable Care Act was working. Standard’s & Poor said it expected insurers’ performance in the marketplaces to be better in 2016 than in 2015, and 2017 would be better than 2016. The nonpartisan Congressional Budget Office said it anticipated “the market to be stable” under the ACA. The average premium after tax credits increased by $1 dollar, from $100 in 2016 to $101 in 2017.

Read the full report here.

Gearing Up For Open Enrollment: Get America Covered

This week Get America Covered launched an outreach campaign to help people looking for health insurance get covered and stay covered. It's clear that the Trump administration isn't planning to do it's job and educate the public around Open Enrollment, so it's up to all of us to step up and get the word out.
Open Enrollment is critical to the ACA’s health and stability. But enrollment doesn’t happen by accident - it takes a lot of work by a lot of people. The Trump Administration knows both of these things. Nevertheless, they’ve been busy undermining enrollment by:

1) Cutting the Open Enrollment Period in half from 90 to 45 days
2) Moving the final deadline to enroll to a brand new date
3) Slashing the advertising budget by 90 percent (Exasperating #1 and #2)
4) Gutting the in-person assistance program (40% cut)
5) Announcing 12 hours of “Planned Maintenance” almost every Sunday

The effort is being led by Lori Lodes and Josh Peck who oversaw outreach for HealthCare.gov for the second, third and fourth Open Enrollment Periods, they understand the challenge. That’s part of the reason they have teamed up with Van Jones, Alyssa Milano, Mario Molina, Andy Slavitt, and Bradley Whitford, the national co-chairs, to do everything they can to spread the word.

But with Open Enrollment just weeks away, we want to hit the ground running and you can help make that happen today. If you want to do more and you’re part of an organization or business, you can partner with us to help get the word out about Open Enrollment. Reach out to Lori@GetAmericaCovered.org if you’re interested.
Former HHS Regional Directors Call On Acting HHS Secretary To Reverse Directive To Undermine Health Care Law

Recent reports found that the Trump administration has demanded that the Department of Health and Human Services’ Regional Directors stop participating in open enrollment events - the latest part of the Trump administration’s sabotage of our health care. The Trump administration is literally ordering taxpayer-funded employees to not do their jobs because the administration is so intent on fulfilling President Trump’s promise to make the Affordable Care Act fail.

In response to this news, thirteen former HHS regional directors have penned a letter to Acting HHS Secretary Don Wright, calling on Acting Secretary Wright to reconsider the previously-issued directive and instead focus on making sure the law works, starting with a reversal of the order banning Regional Directors from participating in open enrollment events. Doing so, the Regional Directors note, will lead to higher enrollment, lower premiums and ultimately healthier Americans.

The Regional Directors are sending copies of the letter to the Members of the Senate Health Committee in advance of the hearing they will have to confirm an eventually nominee for HHS Secretary where this topic of sabotage will likely be discussed.

Read the letter here.

Coverage Highlights

- [Former HHS regional directors: Participation in ObamaCare enrollment is key](#)
  The Hill // Rachel Roubein // October 6
- [Many states blame Trump, GOP for ObamaCare premium increases](#)
  The Hill // Jessie Hellmann // October 5
- [As ACA enrollment nears, administration keeps cutting federal support of the law](#)
  Washington Post // Juliet Eilperin // October 5
- [Many insurers blame Trump for premium increase](#)
  Axios // Sam Baker // October 5
- [Obamacare Repeal: Ads Target Ads Target GOP Lawmakers For Refusing to Kill Off ‘Zombie’ Legislation That Just Won’t Die](#)
  Newsweek // Celeste Katz // October 2

Playing Politics, Trump Administration Sabotages Women’s Health Care
After failing repeatedly to repeal the Affordable Care Act in Congress, the Trump Administration took another step on its own towards sabotaging the health care of the American people today by allowing employers to deny millions of women free access to birth control under the Affordable Care Act. For purely partisan political reasons, the Trump Administration is taking direct aim at birth control coverage for 62 million women. This intentional act of sabotage of women’s health care is simply wrong. Employers shouldn’t be in charge of women’s health care. Women should.

Per Kaiser Family Foundation’s Larry Levitt, this is the progress reducing costs that they are repealing:

Save My Care Launches New Ads In 15 States

This week, Save My Care launched 15 digital video ads urging constituents to demand their members of the House and Senate reject health care repeal, permanently, so we can kill this zombie for good. The ads will run in states and House districts where members voted for health care repeal and haven't renounced their vote. Each of these proposals would have stripped health care from tens of millions of Americans, increased premiums as much as 20 percent and gutted protections for people with pre-existing conditions. The ads target Senators Thom Tillis (R-NC), Cory Gardner (R-CO) and Jeff Flake (R-AZ), as well as 12 Members of Congress.

Watch the ad for Tom MacArthur (NJ-03) here, and check out all of the other ads below:

Congressman French Hill (AR-02)
Congressman Jeff Denham (CA-10)
Congressman David Valadao (CA-21)
Local Headlines

Check out what coverage health care received in local areas nationwide. Below are some highlights:

Arkansas
- Medicaid recipients watch health bill debate nervously
  Baxter Bulletin // Christina A. Cassidy and Geoff Mulvihill // October 2

Iowa
- Americans and Iowans paid a high price with Tom Price
  Des Moines Register // Editorial Board // October 3
- Sorry, healthcare.gov is down for maintenance, thanks to Trump administration
  Des Moines Register // Editorial Board // October 1

Kansas
- In States Like Missouri And Kansas That Didn’t Expand Medicaid, Residents Carry Higher Medical Debt
  KCUR // Alex Smith // October 4

Louisiana
- To Sen. Cassidy — physician, heal thyself
  Gambit // October 2
- Political statements can’t hide fact Cassidy’s bill is not the answer to health insurance needs
  The Advocate // James Gill // October 2

Maine
● **On health care, LePage is out of his league**
  Bangor Daily News // Lance Dutson // October 2

● **Want to stabilize insurance markets? Stop undermining and trying to repeal Affordable Care Act.**
  Bangor Daily News // Editorial Board // September 29

Missouri
● **Congress lost its way on health care**
  Joplin Globe // Editorial Board // October 3

North Carolina
● **Demonstrators fight to save Affordable Care Act**
  WCNC // Rad Berky // October 4

North Dakota
● **Medica leaving health care exchange**
  Jessica Holdman // Bismarck Tribune // October 5

Pennsylvania
● **Congress claims to support children’s health coverage, but let it lapse over Obamacare**
  Penn Live // David Wenner // October 5

● **States complain Trump administration too slow on Obamacare waiver requests**
  Daily Item // Kery Murakami // October 3

Tennessee
● **Q&A: Andy Slavitt, former chief of CMS, on the future of the ACA exchange, bipartisanship**
  Tennessean // Holly Fletcher // September 29

West Virginia
● **So far, all GOP health proposals would be more decisions, less money for states**
  Herald-Dispatch // Michael Ollove // October 2

**In Case You Missed It**

● **The Center for American Progress** released a report this week examining the budget resolution:
  ○ 3 Ways the Senate Budget Reopens the Door for ACA Repeal [September 29]

● **The Center on Budget and Policy Priorities** released reports this week:
  ○ Medicaid Expansion Is Critical for States Fighting Opioid Epidemic [October 4]
  ○ Trump Administration Undermining Community Efforts to Help Marketplace Consumers [October 4]