

Customized Briefing for Kimberly Barry-Curley

August 21, 2013



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Leading the News

Study Reveals Insurance Premiums Rise Slowly For Second Year In A Row.



A study released Tuesday revealed a relatively slow uptick in the cost of employer-sponsored health insurance for the second year in a row. The news is covered widely in print and online, with many of the reports mentioning a tenuous connection between the slowdown in cost growth and the Affordable Care Act.

On the front page of its Business Day section, the [New York Times](#)   (8/21, B1, Pollack, Subscription Publication) reports on a study released Tuesday by the Kaiser Family Foundation, which found that the cost of employer-provided health insurance “increased by relatively modest amounts for the second year in a row.” According to the data, the average annual premium for a family is now \$16,351, a four percent jump from last year. The article calls this increase “relatively tame, at least by historical standards for health care.” Still, though, it is “a far bigger increase than for wages, which grew 1.8 percent” in the last year. After explicating the findings of the study, the article discusses the “debate” over whether the ACA “might be having an effect even though it is not yet fully implemented.”



On its front page, [USA Today](#)   (8/21, A1, Kennedy) reports that Kaiser Family Foundation President Drew Altman “said the report was ‘good news,’” adding that the ACA “has not caused employers to raise premiums or drop coverage.” Altman said, “The critics of Obamacare will have a much harder time blaming big premium increases on Obamacare this year because there aren’t big premium increases.”



Similarly, the [Los Angeles Times](#)   (8/21, Levey, Villeneuve) also notes that the increases this year “are lower than in many previous years, undercutting claims by critics of President Obama’s health law that the 2010 legislation is dramatically driving up costs.” The Times adds that there is little evidence “that many employers are dropping coverage — 57% of firms with at least three employees offered health benefits in 2013, according to the report.” According to the report’s authors, “the share of employers providing health insurance is ‘statistically unchanged’ from 2012.”










Framing the findings differently, [McClatchy](#)   (8/21, Pugh) reports that according to the Kaiser Family Foundation’s Employer Health Benefits Survey, “the average cost of job-based family health insurance grew faster than overall inflation and employee wages” for the 14th consecutive year. Still, McClatchy points out that the increases are much smaller than “the double-digit rate hikes that dominated from 2000 to 2004,” and they mark a continuation of an “eight-year period of mostly modest 4 percent to 6 percent annual increases.” And the [Wall Street Journal](#)   (8/21, Mathews, Subscription Publication) notes that despite relatively slow growth, the increase pushed the cost of a family plan over the \$16,000 mark for the first time ever.



























Providing some doubt that the ACA had any role in the slowdown, the [Washington Times](#)   (8/21, Howell) also reports on the Kaiser findings, noting that the “primary factor in the slowing of health cost increases has been the subject of debate.” While there is evidence that the recession had a major role, “others say restrictions within the Affordable Care Act, or ‘Obamacare,’ have helped to tamp down

costs.”

As the [AP](#)   (8/21, Murphy) puts it, despite seeing “a modest rise in the average cost of employer-sponsored health insurance this year,” workers are “pobably not overwhelmed with relief.” That’s because “coverage costs still are climbing faster than wages.”

On its front page, the [Philadelphia \(PA\) Inquirer](#)   (8/21, A1, Skinner) reports that while some of the slowdown can be attributed to the ACA, Altman acknowledged that “probably the biggest factor has just been the slowdown in the economy.”

Other national outlets reporting on the findings are [Bloomberg News](#)   (8/21, Nussbaum), [Kaiser Health News](#)   (8/21, Appleby), the [Huffington Post](#)   (8/21, Young), [The Hill](#)   (8/21, Baker) “Healthwatch” blog, [Modern Healthcare](#)   (8/21, Block, Subscription Publication), and [MedPage Today](#)   (8/21, Pittman).

Regional outlets covering the news include the [Akron \(OH\) Beacon Journal](#)   (8/21, Powell), the [Baltimore \(MD\) Business Journal](#)   (8/21, Gantz, Subscription Publication), the [Cleveland Plain Dealer](#)   (8/21, Koff), the [Columbus \(OH\) Dispatch](#)   (8/21, Sutherly), the [Connecticut Mirror](#)   (8/21, Becker), the [Dallas Morning News](#)   (8/21, Landers) “Biz Beat Blog,” the [Kansas City \(MO\) Business Journal](#)   (8/21, Pfannenstiel, Subscription Publication), the [Minneapolis Star Tribune](#)   (8/21, Olson), the [Atlanta Journal-Constitution](#)   (8/21, Williams), the [Newark \(NJ\) Star-Ledger](#)   (8/21, Beeson), the [Wichita \(KS\) Eagle](#)   (8/21, Ryan), the [Wilmington \(DE\) News Journal](#)   (8/21, Tyrrell) “Check Up Delaware” blog, and the [Winston-Salem \(NC\) Journal](#)   (8/21, Craver).

From NAHU

NEW Membership Campaign!

NAHU is excited to announce our [“NEW” membership campaign](#). This campaign started July 1 and will run through the end of GAIN – April 30! We want to give our enthusiastic member recruiters time to earn a reward for your efforts. If you haven’t been able to reach the four new members previously, you now have an extra ten months to do so.

For the first four new members you recruit from July 1 – April 30, 2014, you get to choose to:

- Have your membership dues waived for one year, or
- Receive a \$250 American Express gift card

For every **additional** four new members you recruit from July 1 – April 30, 2014, you will:

- Receive a \$250 American Express gift card



Make sure your new recruits list you as the sponsor on their membership application and we will take care of the rest. Once your first four new members have joined, listing you as their sponsor, we will contact you for your reward choice. For your additional groups of four new members, we will send your gift card automatically.

We would like to encourage you to recruit those members and win! Just four new members to start between July 1 – April 30, 2014 and you can be a winner several times over. *There will be no carryover member credit for members who have qualified for past campaigns.*





Legislation and Policy



Administration, Insurers Push To Sign Up Hispanics Under ACA.

The [Wall Street Journal](#)   (8/21, A1, Martin, Subscription Publication) reports that the Obama Administration and insurers are pushing to sign up Hispanics for coverage under the ACA. The Journal notes that around 10.2 million of the 53 million Hispanics in the US do not have health insurance and could qualify for coverage under the ACA. In addition, most are young and healthy, which appeals to health insurers. However, signing them up for coverage will be difficult because some do not speak English and many may not be able to afford coverage even with government subsidies.

Four States Limiting Medicaid Coverage Ahead Of ACA.



In continuing coverage, [Modern Healthcare](#)   (8/21, Johnson, Subscription Publication) reports that four states are “all expected to cut people from Medicaid coverage” starting in January. Maine, Rhode Island, Wisconsin, and Vermont “are planning to roll back eligibility” despite the Medicaid expansion that is taking place in many states across the country. The article notes that two of these states, Rhode Island and Vermont, are expanding Medicaid but cutting off pilot programs that will leave some without coverage.



CMS Pushes Data Breach Rule Amid Exchange Security Concerns.

As privacy concerns about the Affordable Care Act exchanges mount, the Centers for Medicare and Medicaid Services “has requested expedited approval of a requirement that states report potential security breaches within one hour,” [CQ](#)   (8/21, Etheridge, Subscription Publication) reports. The move “comes after lawmakers have grilled CMS officials on how data collected and exchanged in the marketplaces.”



Public Health and Private Healthcare Systems

Federal, State Officials Prepare For Exchange Deadline.

[CNBC](#)   (8/21, Coombs) reports on its website that Covered California officials are “working overtime” to prepare for the October 1 exchange deadline. Covered California Executive Director Peter Lee “has been headlining information sessions across the state, getting the word out about enrolling for so-called Obamacare.” Lee stated: “We’re testing every week new elements. We’re testing not only what we do, but how do we relate to the federal hub. And the tests are going well.” Regarding the Federal hub, CNBC notes that the Centers for Medicare and Medicaid Services officials contend “the system will be ready by Oct. 1.” CMS spokesperson Brian Cook stated: “We are on track to complete systems testing with states, issuers and other federal partners by the end of August. [The] end-to-end testing will be completed by the beginning of open enrollment.”

“New York State Of Health” Exchange Announced. Yesterday, New York authorities announced “that they have chosen New York State of Health as the brand name of their new online marketplace,” [Kaiser Health News](#)   (8/21, Galewitz) reports on its “Capsules” blog. The name is in reference to the “iconic” Bill Joel song, “New York State of Mind.” According to officials, “Joel was not consulted about their marketing effort.” They indicated that “they had no plans to use Joel or his song in their ads.”


[The Hill](#)   (8/21, Baker) and [Buffalo \(NY\) Business First](#)   (8/20, Subscription Publication) also report on the story.



Otter Unveils “Your Health Idaho” Exchange. Despite his opposition to the Affordable Care Act, Idaho Gov. C.L. “Butch” Otter (R) “sounded like a proud papa Tuesday in announcing the name of his state’s new online health insurance marketplace: Your Health Idaho,” [Kaiser Health News](#)   (8/21, Galewitz) reports on its “Capsules” blog. At a press conference, Otter stated: “I wanted the state to do this so we could fashion it to what we needed in Idaho, rather than deal with a multi-state federal system.” He added: “The implementation of this state-based health insurance exchange has required the collaboration and energy of multiple outstanding Idahoans. I commend the efforts of all those involved in the development of Your Health Idaho for building a consumer-friendly exchange run by Idahoans for Idahoans.”


Rhode Island Reveals Exchange Prices. Yesterday, Rhode Island released rate information for insurance policies sold on its exchange, [The Hill](#)   (8/21, Baker) reports on its “Healthwatch” blog. According to state regulators, “Rhode Island residents will have 12 plans to choose from, offered by two insurance companies.” Officials “said residents will be able to begin comparing plans on the

exchange's website Wednesday.”



Perry Reportedly Seeking ACA Funding For Texas Medicaid Program.

Noting Texas Gov. Rick Perry's opposition to the Affordable Care Act, [Politico](#)   (8/21, Cheney, Haberman) reports that state health officials “are in talks with the Obama administration about accepting an estimated \$100 million available through the health law to care for the elderly and disabled, POLITICO has learned.” Perry aides are negotiating with the Obama Administration on the terms of the Community First Choice program, which would allow Texas “to claim stepped-up Medicaid funding for the care of people with disabilities.”

Referring the Politico article, the [Houston Chronicle](#)   (8/21, Fikac) reports that Perry spokesman Josh Havens claimed that the move to negotiate funding for the program “has nothing to do with Obamacare.” Havens added: “The state of Texas has been providing these types of services via Medicaid waiver for decades, and we are continuing to provide this service.”



Likewise, Perry spokeswoman Allison Castle “said none of the governor's health policy aides have been involved in negotiations with the federal government over the Affordable Care Act,” the [Texas Tribune](#)   (8/21, Aaronson) reports.

The [Huffington Post](#)   (8/21, Alman) and [San Antonio Express-News](#)   (8/21, Fikac) “Texas Politics” blog also report on the story.



Commentary Considers Medicaid Expansion. [Forbes](#)   (8/20) contributor Peter Ubel details how, under the Affordable Care Act, “many physicians will be unwilling to care for Medicaid patients.” Ubel highlights a July study in Health Affairs, which “estimated the percent of physicians from a wide range of specialties who were unwilling to take on new Medicaid patients in 2011 and 2012.” He concludes that “healthcare coverage does not equate with access to healthcare.”

Debate Over Medicaid Expansion Continues In Michigan.



The [Macomb \(MI\) Daily](#)   (8/20, Crumm) reports that as lawmakers plan “to return to Lansing next week, the debate over expanding Medicaid in Michigan is heating up.” Gov. Rick Snyder has argued that “federal support for expanding Medicaid will add coverage to 470,000 mostly low-income people and alleviate \$880 million a year in uncompensated costs of treating the uninsured in emergency rooms and passing higher premiums on to others,” but opponents “plan to push lawmakers in the state Senate to oppose it when they meet to vote on House Bill 4714.”

Op-Ed: Michigan Senate Should Hold A Vote On Medicaid Expansion. In a [Detroit News](#)   (8/21, Swift) op-ed, president of the Michigan AFL-CIO Karla Swift, argues that the Michigan Senate should hold a vote on expanding Medicaid. According to Swift, “Expansion has the support of everyone from small businesses, the chamber of commerce, consumer groups, health professionals and many more.” According to Swift, “Gov. Rick Snyder has shown a deadly failure of leadership by allowing members of his party to dodge a vote on this issue.”



Study Shows Young Adults Will Respond To Prices Of Exchange Plans.

[Reuters](#)   (8/21, Begley) reports that a study out of the Commonwealth Fund, to be released Wednesday, shows that uninsured young Americans will decide whether to purchase insurance under the Affordable Care Act based on the prices offered. Dr David Blumenthal, president of the Fund, explained the findings: “Contrary to commonly held beliefs, young adults do want affordable health coverage,” pointing out that the widely-held belief that the young eschew health insurance because they see themselves as invincible does not tell the whole story.



Firm Selected To Run Illinois Medicaid Processing Has Spotty History.

The [Chicago Tribune](#)   (8/21, Frost) reports that part of Illinois' Medicaid program is being outsourced “to a company that is under a federal grand jury investigation in Louisiana, was disqualified from bidding in Arkansas, was ushered out of Maine and has been the subject of complaints in Utah,” none of which have deterred officials in Illinois. The deal was made through an “intergovernmental agreement with Michigan, which had an existing contract with” Gaithersburg, MD-based Client Network Services Inc. CNS will be helping Illinois to “set up an estimated \$85 million system to handle processing and other administrative tasks for the state's Medicaid program,” which covers around 2.8 million people.



Editorial: Waste In NY Medicaid Program Must Be Addressed.

The [Albany \(NY\) Times Union](#)   (8/21) editorializes that issues over waste and scams in New York's Medicaid program have "a bright spot" through the work of "the state Office of Medicaid Inspector General, the state Attorney General, and the Comptroller's office" to root much of it out, but "the responses from the Cuomo administration and Congress" are less encouraging. According to the Times, there "are real problems in the Medicaid program," and "fixing them would save billions," but "the Cuomo administration's spin nor Mr. Issa's manufactured scandals will save taxpayers a dime," and will only waste more money.



Head Of RSA Calls On Alabama Governor To Expand Medicaid.

[WBRC-TV](#)   Birmingham, AL (8/21, Reiss) reports that Dr. David Bronner, head of the Retirement Systems of Alabama, has called "on Gov. Robert Bentley to expand the state's Medicaid Agency to include more than 300,000 new eligibles under the" ACA, calling ideas to delay expanding the program until 2014 "disgusting." Medicaid expansion was proposed by Democrats in the Alabama Legislature during the 2013 session but was ignored by Republican's in the House and Senate.

SHOP Exchange Moves Forward Despite ACA Employer Mandate Delay.



As the exchange roll out gains momentum, the Affordable Care Act's Small Business Health Options Program (SHOP), which "enables businesses with 50 or fewer workers to offer health insurance to their employees," has gained attention, [Kaiser Health News](#)   (8/21, Andrews) reports. The SHOP "exchanges will function much like the online marketplaces for individual coverage that will open this fall, but with some key differences." Despite the ACA employer mandate delay, "the SHOP exchanges are all generally moving forward with plans to allow employers to offer their workers more than one coverage option."

Philadelphia Nonprofit Applies To Reenter Medicare Advantage Market.

Health Partners of Philadelphia Inc. applied "to reenter the Medicare Advantage market," the [Philadelphia Inquirer](#)   (8/20, Brubaker) reports. Yesterday, the nonprofit also announced that "it has changed its corporate name to Health Partners Plans to accommodate a broader array of products beyond its current offerings of Medicaid and KidzPartners – for children whose families do not qualify for Medicaid." The Centers for Medicare and Medicaid Services "is expected to rule by this fall on Health Partners' application to compete for Medicare customers in the Philadelphia region."

Also in the News

Field Poll Reveals Few Californians Are Knowledgeable About ACA.

According to a Field Poll, "many Californians have only a glancing familiarity with details" of the Affordable Care Act, the [AP](#)   (8/20, Blood) reports. The poll revealed that "one in four state voters knows little or nothing about the Affordable Care Act, while another 60 percent say they remain only 'somewhat knowledgeable' about it." The result "broadly suggests" that the ACA "remains something of a mystery to many voters, even if they support its intent."

Tuesday's Lead Stories

- [Study Finds Employer Mandate Delay Will Have Minor Effect On ACA Rollout.](#)
- [GAO: USPS Healthcare Shift May Add Slight Strain To Medicare.](#)
- [States Prepare Campaign To Promote Health Insurance Exchanges.](#)

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