

Broker Bulletin

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Healthcare Reform After the Presidential Race: What Are the Odds?

No matter who becomes our 45th president, funds should be aware of how the results could impact U.S. healthcare benefits. In this issue of the *MagnaCare Broker Bulletin*, we'll take a look at the potentially significant changes in store for the Affordable Care Act (ACA) and the healthcare market.



Inside Healthcare

With Michael Jordan
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**TODAY'S TOPIC:
HOW THE NEXT U.S.
PRESIDENT COULD
IMPACT HEALTHCARE
REFORM**

Regardless of who becomes our 45th president, brokers should be aware of potential changes, such as the prediction that states will receive more latitude with how they implement the Affordable Care Act.



A Democrat Victory

If Hillary Clinton takes office, she has indicated that she will preserve the ACA, but make other changes, such as repealing the Cadillac Tax and expanding the types of families who qualify for subsidies.

Clinton has also stated that she would establish the public option beginning at the state level using existing provisions of the ACA – reviving an option that was dropped from the ACA during the drafting and debate era of 2009-2010.

The public option could create competition to the commercial insurance industry via a government-run alternative, perhaps using Medicaid-level reimbursement rates for doctors and hospitals.

[How the elections could change the entire healthcare landscape](#)

Employee Benefit News

[Discover Hillary Clinton's plan to revise the ACA](#)

Los Angeles Times



A Republican Victory

For years, the ACA has been deeply unpopular with Republicans. Experts claim, however, that a Republican president would face an uphill battle persuading Congress to repeal the ACA.

A KEY ASPECT OF THE REPUBLICAN AGENDA IS TO ALLOW HEALTH INSURANCE TO BE SOLD ACROSS STATE LINES.

This means an individual or a business would be permitted to purchase insurance in a given state, even if they reside or operate in another state.

Five states—Maine, Rhode Island, Wyoming, Georgia and Kentucky — have already gone beyond this and enacted some type of state law allowing health insurance to be purchased out-of-state. Large employers with 500 or more employees, meanwhile, are not regulated by state laws when it comes to purchasing insurance, but are covered under the federal ERISA law administered by the Department of Labor.



Recently, the presumptive Republican presidential nominee Donald Trump told the New York Times that, by the end of his first 100 days, plans to repeal the ACA would be underway.

[The fate and future of Obamacare - how will healthcare transform under the next president?](#)

CNBC

[Uncover Donald Trump's view on Obamacare and plans for the ACA](#)

New York Times



The Final Count

REGARDLESS OF WHO WINS IN NOVEMBER, EXPERTS BELIEVE THAT STATES WILL RECEIVE MORE LATITUDE WITH HOW THEY IMPLEMENT THE ACA AT THE STATE LEVEL.

According to the Centers for Medicare & Medicaid Services, the ACA permits a state to apply for a State Innovation Waiver to pursue innovative strategies for providing its residents with access to high quality, affordable health insurance, while retaining the basic protections of the ACA.

The fate and future of Obamacare – how will healthcare transform under the next president?

CNBC



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