



Delaware's Health Insurance Marketplace: Update on Activity

Delaware Health Care Commission
Jan. 3, 2019



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Agenda

- National Update
- Delaware Update
- Questions/Comments

National Update: Federal Judge's Ruling

- On Dec. 14, a federal judge in Texas ruled the Affordable Care Act unconstitutional.
- ACA will remain in place until appeals process is completed, which may not happen until 2020.
- In the meantime, individuals with marketplace plans, those covered through the Medicaid expansion, young people covered through parents' plans and people with pre-existing conditions are protected.
- “HHS will continue administering and enforcing all aspects of the ACA as it had before the court issued its decision,” according to a U.S. Department of Health and Human Services statement.

National Update: Tax Penalty

- Those who did not have health insurance during 2018 will pay a tax penalty.
- Penalty is calculated 2 different ways – as a percentage of household income, or per person. **Consumers will pay whichever is higher.**
 - 2.5% of household income
 - \$695 per adult, plus \$347.50 per child under 18
 - Maximum: \$2,085
- Individual mandate was repealed in tax cut legislation, beginning in 2019.



Marketplace Enrollment Update

Enrollment as of Dec. 15, 2018:

	Total Number of Enrollees	Decrease from previous year
Delaware	22,657	7.5%
U.S. (HealthCare.gov states)	8,454,882	3.3%

**This number represents Delawareans who have selected a Marketplace plan, either through Healthcare.gov or through direct enrollment with an issuer (with or without the first premium payment having been received directly by the Insurance Company.)*



Delaware Update

- 12,279 Delawareans enrolled during the final week.
- That's 54% of total enrollment.
- We expect to receive complete demographic information from CMS on Delaware's enrollment by early April.
- Special enrollment available year-round to anyone with a life-changing event – a birth or adoption, marriage or divorce, loss of coverage.



Questions/Comments

- Health Care Commission
- Public

