

THE HEALTH CARE OPTIONS ACT OF 2017:

Action is needed now to help Americans who may soon have zero health insurance options on the Affordable Care Act (ACA) exchanges. The Health Care Options Act will allow these Americans—who would otherwise be unable to use their ACA subsidy to purchase health insurance—to use their subsidy to buy any insurance plan approved by their state.

PROBLEM: MILLIONS MAY HAVE ZERO OPTIONS FOR HEALTH INSURANCE ON ACA EXCHANGES NEXT YEAR

Individuals who receive an ACA subsidy can only use that subsidy to purchase health insurance through an ACA exchange. They are locked in a failing system.

These Americans had fewer health insurance options on the ACA exchanges for the 2017 plan year than the year before, and next year, millions face an even worse reality:

having zero health insurance options to purchase on their ACA exchange.

While Congress needs to enact long-term structural health reforms, it must take immediate action to provide relief for Americans trapped in collapsing exchanges.

- In 2016, 7 percent of counties in the United States had just one insurer offering plans on their ACA exchange. This year, that number jumped to 32 percent.
- Five states have only one insurer offering ACA plans in their entire state this year: Alabama, Alaska, Oklahoma, South Carolina, and Wyoming.
- Nine states have only one insurer offering ACA plans in a majority of the counties in the state: Tennessee, North Carolina, West Virginia, Utah, Nevada, Arizona, Mississippi, Missouri, and Florida.
- Next year, we know the problem will be much worse. In Knoxville, Tennessee, 34,000 people with an ACA subsidy may have zero options for health insurance on the exchange.
- As more insurance companies announce their plans for the 2018 plan year, it is *very likely* that more counties across the nation will face challenges similar to Knoxville.

ACTION NEEDED: MORE HEALTH CARE OPTIONS

- Americans with an ACA subsidy but no health insurance on their ACA exchange would be allowed to use their ACA subsidy to purchase health insurance outside of an ACA exchange, as long as the insurance is approved by the state for sale in the individual market.
- Available to individuals who live in a county where the Secretary of Health and Human Services certifies there are no options on the ACA exchange.
- The individual mandate penalty would not apply for these individuals.
- This temporary authority would be in place through the end of the 2019 plan year.