



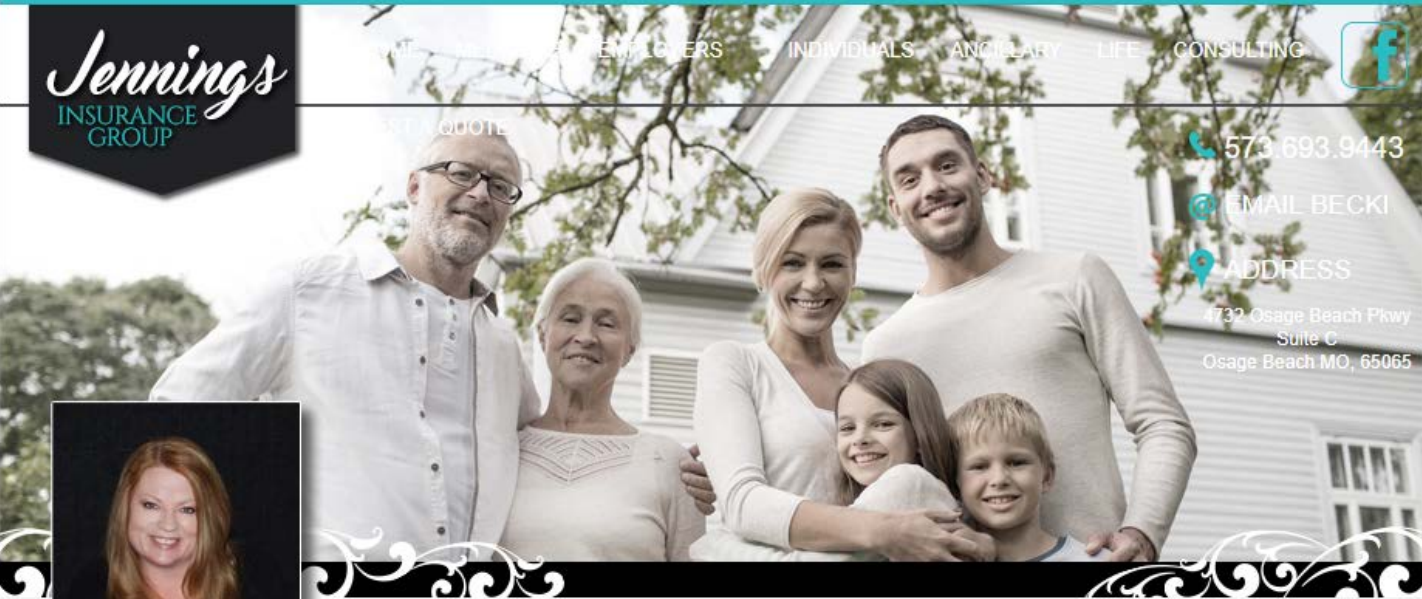
## Healthcare Coverage in the ever changing/not changing marketplace.



WE SERVE  
EMPLOYERS  
INDIVIDUALS  
ANCILLARY  
LIFE  
CONSULTING

GET A QUOTE

573.693.9443  
EMAIL BECKI  
ADDRESS  
4732 Osage Beach Pkwy  
Suite C  
Osage Beach MO, 65065



**BECKI JENNINGS**  
*Your Insurance Pro*

# Welcome

Jennings Insurance Group specializes in health and life insurance for individuals and employers. The Patient Protection and Affordable Care Act permanently changed health insurance for everyone. At Jennings Insurance Group, we untangle the confusion by educating our clients so they can better utilize their benefits and understand coverage options.

# Healthcare Coverage in the ever changing/not changing marketplace.

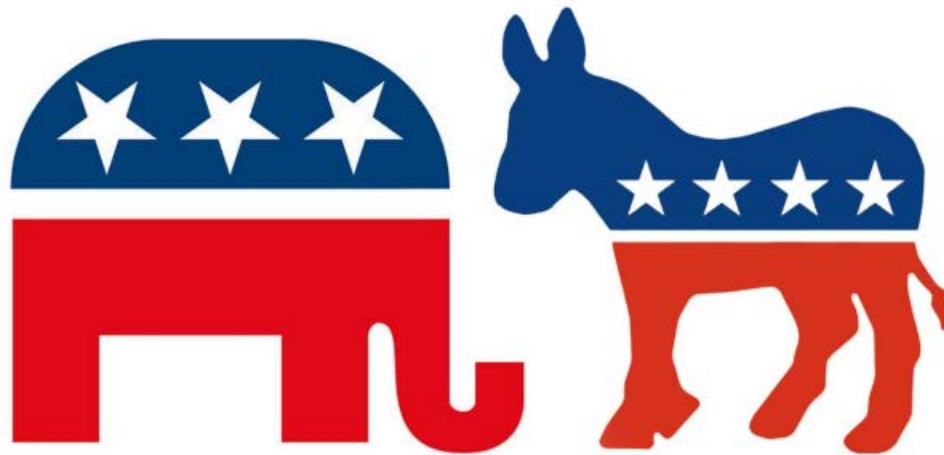
Untangling the confusion

# The Politics

- The RIGHT

- The LEFT

THE  
SOLUTION



# THE EXECUTIVE ORDER

- Association Health Plan
- HRA's
- Short Term Policies

# EO – Assn. Health Plans

- What does it allow?
  - Who can have one?
  - State Lines
- Concerns
  - Consumer Protections
  - Fraud
  - Oversight
- Secy of Labor has 60 days

# EO and HRA's

- Allows employees to purchase health insurance using HRA dollars.
- Allows employers to contribute more money
- Extremely vague language
- Secy of Labor has 120 days

# EO and Short Term Policies

- Obama's EO (October) caused major change (April)
- 11 months – 3 months
- Increase to 6-12 months
- Secy of Labor has 60 days

# EO

- Secy of Labor reports to President Trump within 180 days to make changes for 2018
- No impact on 2017 ; no impact on individual market
- Possible impact for 2018
- EO does NOT change the law

# COST SHARING REDUCTIONS

- What are they?
- Are they a bailout?
- What happens if they don't get paid out?
  - 2018 will cost an extra \$2.3B in subsidies.
  - Why?
- Premium increase of 19%

# The ACA and Missouri

- 190,000 Missourians on ACA plans
- Avg tax credit \$400/month
- \$900 MILLION in tax credits subsidies in MO alone
- 51% of Missourians are covered by an employer
- 8% individual coverage
- 8% uninsured

# The ACA (cont)

- 4%-5% more insured
- Cost of \$110BILLION for 2016
- What is happening to insurers offering individual plans?

# What To Watch For

- Cadillac Tax is coming in 2020... unless they kick that can down the road.
- Employer Exclusion

# Moving Forward - Employers

- Employers
  - HDHP
  - Traditional
  - Level/Self Funded
- Compliance
  - Plan Documents
  - ERISA reporting
  - HIPPA

# Moving Forward - Individuals

- Individuals
  - On/Off Exchange
  - Christian Ministry Coverage
  - No coverage
  - Short term plans
  - Indemnity plans

# WHAT TO KNOW

- The ACA is still the law of the land.
- NOTHING has changed.
- You must fill in the blank on tax returns regarding coverage
- Plans must meet requirements
- Employers over 50 MUST offer health insurance