

Coverage Matters:

Stabilize Market, Reauthorize CHIP & Protect Medicaid Funding

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Building a People-Centered Health System



Trinity Health on Coverage

- Trinity Health believes that access to adequate health care and health insurance coverage is a basic human right that is required for people to flourish.
- Coverage contributes to a healthier populations and more vibrant economy by reducing cost, reducing disparities in care, and improving preventative care for chronic conditions.
- Coverage is critical to the advancement of value-based care and payment models; we believe that no other policy initiative holds more promise than value-based care to improve the affordability of health care and to moderate entitlement spending in our country.

Threats to Coverage

- Insurers face tremendous uncertainty—particularly around payment of the Cost-Sharing Reductions (CSRs)—and many have left the marketplace.
- Enrollment timeframes, funding and support services have been reduced, which may result in further market destabilization.
- States have not been given the additional flexibility they need to stabilize their own marketplace offerings.
- Congressional efforts to repeal the Affordable Care Act (ACA) and executive branch challenges to the ACA will continue.
- Federal funding for the Children's Health Insurance Program (CHIP)—currently providing comprehensive and affordable coverage to nearly 9 million low-income children—expired on September 30.

Coverage Matters – Our Current Asks:

1. Advance bipartisan legislation that will stabilize the health insurance marketplace

- Guarantee funding to Cost Sharing Reductions (CSRs).
- Improve federal risk-sharing programs (re-insurance and risk adjustments).
- Promote federal and state regulatory collaboration to assure fair and sustainable pricing.
- Encourage state flexibility through improved processing and structure for Section 1332 waiver.
- Provide adequate funding for outreach and enrollment.
- Additional detail: [Safeguards for Medicaid Reform: People-Centered Begin with People Covered.](#)
- Additional detail: [Stabilizing the Health Insurance Marketplace: People-Centered Begins with People Covered.](#)

2. Reauthorize the Children's Health Insurance Program (CHIP)

- Pass a five-year extension of CHIP funding without reducing funding of other health care programs.
- Retain the current enhanced match rate and maintenance of effort provisions.

3. Ensure stable funding for Medicaid programs such that states can succeed in efforts to lower health care costs, improve population health, and drive a more competitive economy.

Americans Prioritize Reauthorizing CHIP & Stabilizing the Marketplace Above Repealing & Replacing the ACA – According to a recent Kaiser Poll¹

About seven in 10 Americans...say it's "extremely" or "very" important to reauthorize the Children's Health Insurance Program before its funding expires (75%) and to pass legislation to stabilize ACA insurance marketplaces (69%) as the deadline looms for insurers to set 2018 premiums. By comparison, just under half (47%) of Americans say it is important to continue efforts to repeal and replace the 2010 health law.

¹ Kaiser Health Tracking Poll - September 2017: What's Next for Health Care?: <https://www.kff.org/health-reform/poll-finding/kaiser-health-tracking-poll-september-2017-whats-next-for-health-care/>

Coverage Matters: Stabilize the Marketplace, Reauthorize CHIP, Protect Medicaid Funding

Background on CHIP

- CHIP provides comprehensive & affordable coverage to nearly 9 million low-income children.
- Successful program created in 1997 and has traditionally enjoyed bipartisan support.
- States can use CHIP block grant funding to either expand Medicaid or operate a combination program.
- States have historically received an enhanced Federal Medical Assistance Percentage (eFMAP) & the ACA provided an additional 23 percent increase to the match (boosting federal share of CHIP funding to between 88-100 percent).
- CHIP coverage is good coverage and includes dental and vision (making it superior to coverage that could be purchased on the marketplace).
- Failure to act could result in coverage losses for millions of children and increased financial pressure on states that could affect eligibility and benefits:
 - Connecticut, Idaho, Oregon and Pennsylvania anticipate that their CHIP funding runs out by the end of the year.
 - Massachusetts, Michigan, New Jersey, New York and Ohio expect to run out of CHIP funding by first quarter of 2018.

Learn More about Trinity Health Positions on Various Policy Issues Included in Repeal & Replace Efforts:

- [Work Requirements in Medicaid](#)
- [High Risk Pools](#)
- [Selling Insurance Across State Lines](#)
- [Cost Sharing in Medicaid](#)
- [Medicaid Per Capita Caps](#)
- [Medicaid Section 1115 Waivers](#)
- [High Deductible Health Plans & Health Savings Accounts](#)

You can find these and other "additional detail" Trinity Health resources at:
<http://advocacy.trinity-health.org>

<http://advocacy.trinity-health.org> • advocacy@Trinity-Health.org

Mission: We, Trinity Health, serve together in the spirit of the Gospel as a compassionate and transforming healing presence within our communities.

Core Values: Reverence • Commitment to Those Who Are Poor • Justice • Stewardship • Integrity

