

Stabilizing the Marketplace: People-Centered Begins with People Covered

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Building a People-Centered Health System



Trinity Health is one of the largest multi-institutional Catholic health care delivery systems in the nation, serving diverse communities that include more than 30 million people across 22 states. We are building a People-Centered Health System to put the people we serve at the center of every behavior, action and decision. This brings to life our commitment to be a compassionate, transforming and healing presence in our communities. We advocate for public policies that support better health, better care and lower costs to ensure affordable, high-quality, people-centered care for all.

Trinity Health believes that stabilizing the Affordable Care Act's (ACA) insurance marketplaces through 2018 and beyond is critical for payers, providers, and most importantly for the consumers that rely on them. As part of our commitment to ensure coverage for all, we have become a national leader on marketplace policy and enrollment. These efforts include:

- **Community outreach and partnerships** to help enroll eligible individuals outside the four walls of our facilities; to build partnerships with local, state and national organizations and leaders to educate the uninsured on coverage options; and to raise awareness on enrollment opportunities through diverse media campaigns.
- **Serving marketplace populations** in partnership with payers by participating in 20 narrow, coordinated networks across the country, providing high-quality care to 55,000 consumers.
- **Shaping policy to improve marketplace functioning** by educating policymakers on lessons learned, supporting states to play active roles in plan management and consumer assistance functions, and influencing key issues for consumers such as benefit design, plan participation and coordination with Medicaid.

Through our comprehensive efforts, we have served an estimated 756,000 marketplace-covered lives since 2014 and are committed to continuing to do so. As policymakers consider changes to the marketplaces, Trinity Health will use the principles outlined below to assess emerging policy proposals and guide us in our efforts to influence legislation.

What Can Policymakers Do?

Provide Immediate and Stable Funding for CSRs

Policy Recommendations:

- Fund cost-sharing reductions (CSRs) in the Continuing Resolution (CR).
- Convert CSRs to mandatory appropriations to promote long-term marketplace stability.

Promote Marketplace Sustainability

Policy Recommendations:

- Ensure federal funding for reinsurance.
- Support state innovation, including expanded reinsurance (e.g. Alaska and Maine) as well as wrap around risk adjustment.
- Enforce the individual mandate to promote shared responsibility.
- Fund outreach and enrollment activities for 2018 plan year, with an emphasis on younger populations.
- Federal and state regulators should work together to promote fair and sustainable plan pricing.
- Support uniform and quantitative network adequacy criteria, such as the county classification system used in Medicare Advantage (MA), for states to evaluate as part of their oversight of marketplace plans.
- Encourage proliferation of total cost of care arrangements, such as through accountable care organizations (ACOs), between marketplace payers and providers to drive value-based payment arrangements and care.

Coverage Expansion Success

Consumers across the country have shared their incredible health insurance coverage journeys, including Adrian from New Jersey.

"For many years I was afraid to go to the doctor to find out what's going on, because I wouldn't have any way to take care of it," Adrian explains. "You don't know the feeling that [having insurance] takes away from that stress. My life is just starting at 51."

For more stories like Adrian's go to:
<http://bit.ly/CoverageExpansionSuccess>

<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

