

Executive Order Regarding Proposed Changes to the Affordable Care Act Announced

The White House made two announcements on Thursday, October 12, 2017, about the Affordable Care Act.

Situation

Early last Thursday, President Trump signed an executive order instructing federal agencies to review and revise rules related to “association health plans,” short-term insurance policies and health reimbursement accounts.

Late last Thursday evening, the White House announced that it would immediately stop paying Cost-Sharing Reductions (CSRs) to insurance companies. CSRs help compensate insurers for lowering the copays, coinsurance and deductibles that their lower-income customers pay for actual medical care.

The government’s change to the CSRs **does not impact** any of the financial assistance (tax credit or subsidies) that our members receive to help lower the cost of their monthly premiums. This monthly assistance is still in place for all eligible Florida Blue members.

Impact and Timing

The executive order does not change anything right now for consumers, insurance companies or health care plans, since the agencies must still develop rules through the formal notice and comments period before any final rules are released. It’s not clear how long this process will take. Florida Blue will continue to closely monitor the developments and will keep you updated.

CSR payments to insurance companies will stop immediately. However, it’s important to note that members who have a CSR plan will see no changes in their benefits. You can tell if a member is in a CSR plan if their plan number ends in A, B or C (e.g., myBlue 1604C.) The plan number is normally on the bottom right front of the member’s ID card. You can also check eligibility and benefits in Availity^{®1} at availability.com. Not every health plan includes CSR benefits.

Note: Florida Blue members who have a CSR plan will not see changes in their current plan and will continue to benefit from lower out-of-pocket expenses based on their 2017 health plan design. In addition, the two White House announcements do not affect the benefit plans or rates currently being offered to renewing members or new customers for the 2018 plan year.

Questions

If your Florida Blue patients have questions about how these changes may affect their health plan, ask them to call us at the number on their member ID card or contact their Florida Blue agent. Providers can call us at (800) 727-2227 and follow the prompts.

¹Availity, LLC is a multi-payer joint venture company. For more information or to register, visit Availity’s website at availability.com.
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