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NEWS RELEASE

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Actuaries Examine Implications of ACA Reform and Replacement Proposals

WASHINGTON—In three new issue briefs, the American Academy of Actuaries examines a number of key public policy considerations that policymakers should weigh when evaluating specific proposals for reforming or replacing the Affordable Care Act. Developed by the Academy’s Individual and Small Group Markets Committee, the papers address high-risk pools, selling health insurance across state lines, and association health plans.

“As policymakers consider various ACA replacement or reform proposals, we’re focused on informing the debate with an explanation of how the specifics embedded in those proposals matter for the public, policyholders, private and government health care payers, and others,” said Academy Senior Health Fellow Cori Uccello. “Differences in a reform’s structure can have wide implications for stakeholders and for how it interacts with other reforms that have been or may be adopted. For example, high-risk pools can be structured in different ways, with different implications for access to coverage, premiums, and government spending. Further, how regulatory authority is defined for both cross-state insurance sales and association health plans affects whether insurers would compete on a level playing field.”

The three issue briefs, available on the Academy website at actuary.org, are:

- [*Using High-Risk Pools to Cover High-Risk Enrollees.*](#)
- [*Association Health Plans.*](#)
- [*Selling Insurance Across State Lines.*](#)

Members of the Academy’s Health Practice Council will use these and other Academy analyses to provide congressional offices with objective, nonpartisan information about health policy issues in visits to Capitol Hill on Feb. 16-17.

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The American Academy of Actuaries is a 19,000-member professional association whose mission is to serve the public and the U.S. actuarial profession. For more than 50 years, the Academy has assisted public policymakers on all levels by providing leadership, objective expertise, and actuarial advice on risk and financial security issues. The Academy also sets qualification, practice, and professionalism standards for actuaries in the United States.