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NEWS RELEASE

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How Could Health Insurance Coverage Be Expanded Through Public Plans? New Academy Paper Outlines Different Approaches, Key Public Policy Considerations

WASHINGTON—As proposals to expand public health insurance are being put forward, the American Academy of Actuaries' Health Practice Council is providing policymakers and the public with information to better understand and evaluate the proposals in a new [public policy paper](#) published today.

“Proposals to expand health insurance coverage through public plans have important implications for consumers, taxpayers, insurers, employers, and health care providers, but those implications can vary considerably based on the specifics of each proposal,” said Academy Senior Health Fellow Cori Uccello, the lead author of the Health Practice Council paper, *Expanding Access to Public Insurance Plans*. “The new paper details the key design features that need to be considered when developing or evaluating an expansion proposal.”

The Academy paper identifies expansion approaches through four general categories:

- A government-facilitated or -administered plan available in the Affordable Care Act marketplaces.
- A Medicaid buy-in option.
- A Medicare buy-in option.
- “Medicare for more” or “Medicare for all.”

For each approach, the paper examines the key design elements that need to be addressed, including: defining where the plan would operate and who would be eligible, whether the public plan would be a supplemental choice or the sole coverage source available, whether the program would rely solely on public coverage or would also incorporate private plans, what benefits would be covered and what cost-sharing might be required, how providers would be paid, how premiums and other financing would be set, and transition issues.

(MORE)

03/4/2019 – HOW COULD HEALTH INSURANCE COVERAGE BE EXPANDED THROUGH PUBLIC PLANS?

Decisions made on these design features would affect the viability of the plan, and coverage availability and affordability—not only of the public plan, but also of other sources of coverage.

Read *Expanding Access to Public Insurance Plans* and other health policy resources from the Academy under the “Public Policy” tab at actuary.org.

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The American Academy of Actuaries is a 19,500-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.