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Jul. 29, 2016



The implementation of the Affordable Care Act (ACA) in 2010, is now almost complete. However, as we dive into 2016, there are many health insurance challenges and possible changes that could be headed our way.

As much of what happened in 2015 continues to impact our industry in 2016, here are

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of the law is still split. According to a recent Kaiser Family Foundation tracking poll, 43 percent approve of the law while 41 percent oppose it.

Some positive impacts of the ACA:

- In 2013, 13.3 percent were uninsured; that number has decreased to less than 10 percent as of today.
- Federal and state exchanges attracted more than 10 million enrollees during the 2016 Open Enrollment Period (OEP).
- \$1.7 billion tax credits per month are going to more than 85 percent of exchange participants, giving them access to care – many for the first time.
- Policies are written on a guaranteed-issue basis with pre-existing conditions, no longer a deterrent to being insured.

Some negative impacts of the ACA:

- More than 9 percent of Americans are still without coverage.
- Cost sharing in the form of high deductibles and co-pays keep participants, who are now insured for the first time, from seeking care.
- While health care premium increases have slowed in the past few years, we saw more than 10 percent increases in many markets during this past OEP with higher increases predicted for 2017.

In regards to the ACA, 2016 may not be the most eventful year, but trusted advisers and business owners know that it will be one of the most critical. With three years of exchange experience, will we be able to answer the question of whether the ACA is working? How many more Co-Ops will fail and what carriers will want to participate in exchanges for 2017? How will 2017 premiums look? Up or Down?

With a Republican led House and Senate in 2015, there was some movement on a

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- Small Business Health Relief Act

Read more in this *Resource Guide: What to Expect in 2016* at www.benefitmall.com/whattoexpectin2016. *What to Expect in 2016* was created to help its readers understand potential challenges and changes that could be faced this year. This all-encompassing resource guide can be used to inform the industry on what they need to know about the ACA in 2016 and how to navigate through potential challenges.

This guide highlights the most significant topics surrounding the Affordable Care Act and the insurance industry including: Small Group Expansion, Employer Reporting, The Cadillac Tax and the Future of Small Employer coverages, to start.

Kevin joined [BenefitMall](#) in 2015 and is responsible for leading our payroll sales team across all markets. Kevin is a highly-accomplished, results-driven senior-vice president with more than twenty years experience in the areas of sales, sales operations, marketing, and business development. Kevin has extensive experience in selling software solutions for small and mid-sized businesses. In his previous role, he was responsible for accelerating global customer and revenue growth and overseeing all new customer engagement and acquisition strategies.

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