Affordable, Quality Health Coverage

Request: Pass bipartisan legislation to stabilize the individual health insurance market.

Background on the Marketplace

- Since 2014, the health insurance marketplace has been an important avenue to affordable, quality coverage for uninsured people.
- Marketplace plans provide comprehensive coverage for people with pre-existing conditions like MS; help to compare options and get enrolled; and for those who qualify, tax credits to make coverage more affordable.
- However, premiums rose 17% on average last year. Repeal of the individual mandate coupled with the loss of other protections are expected to further increase premiums and result in fewer coverage options next year.
- Health insurance spreads the risk between people with high- and low-cost health care needs. Without incentives to attract a balance of enrollees, insurance plans with higher-cost enrollees are forced to raise premiums.
- Without market stabilization legislation, the nearly 12 million Americans—including 6-8% of people living with MS—currently relying on the marketplace could lose their only affordable option for health insurance.

Vital Components of Market Stability

Reinsurance Funding:
- Reinsurance is insurance for insurance companies. By providing payments to plans for higher-cost enrollees, reinsurance distributes risk and reduces premiums. Health plans, in turn, are stabilized and remain in the market.
- For example, Alaska's marketplace plan premiums decreased 26% as a result of reinsurance.
- Reinsurance is different from and should not be used to re-establish high risk pools that often had waiting lists, high premiums and deductibles, limited benefits and insufficient numbers of needed specialists in their networks.

Restore Outreach and Enrollment Funding:
- With 40% of uninsured working-age adults unaware of the marketplace, outreach funding is necessary to help attract a balanced pool of enrollees including people with MS.
- Selecting the “right” plan can be particularly challenging for complex diseases like MS. Marketplace Navigator services help each person enroll in the plan best suited to their needs and budget.

What is multiple sclerosis (MS)?

- MS is an unpredictable, often disabling disease of the central nervous system.
- Symptoms range from numbness and tingling to blindness and paralysis.
- The progress, severity and specific symptoms of MS in any one person cannot yet be predicted.

Care, coverage and costs for people with MS

- Quality MS care requires a comprehensive treatment approach with access to a coordinated team of experts, medicines, equipment and supports needed to achieve the best outcomes.
- Health insurance benefits must be robust so that people with MS can access the care required for optimal health.
- A 2007 national study on medical bankruptcy found that of common diagnoses, nonstroke neurologic illnesses such as MS were associated with the highest out-of-pocket expenditures.
Bob, Pennsylvania

Recently, my premiums increased from $575 a month to $860. It’s unclear the breadth of the financial burden that’s on the horizon for me and I worry that the care I need will become financially out of reach.

I was diagnosed with MS in 2003 and my MS symptoms—like vision problems and muscle twitches—have fortunately been mild. **But unfortunately, MS symptoms can change in a matter of moments. Because of this, I and others with MS need affordable, quality care.** Without it, we would not be able to tie our shoes, get out of bed or go to work.

As a freelance videographer, the only way for me to obtain coverage is through the health insurance marketplace. In 2014, I purchased the Platinum PPO plan, and through cost-sharing subsidies, my premiums were a little over $300 a month, and my annual out-of-pocket expenditures were capped at about $6,500. Those premiums keep increasing though—to $575 and then to $860. Reinsurance would help lower premiums while making sure that people with high-cost needs like me and others with MS still can get the robust health coverage we need to stay employed and live our best lives.

**MS is unforgiving and unpredictable, and its damages are often irreversible.** People with MS and other chronic illnesses don’t know how our bodies will act from day to day. If you’re self-employed like me, or you must stop working due to MS, where will we get coverage? I cannot take the risk of being uninsured. Without resources like the marketplace to allow us to buy affordable, quality insurance, we would be without the doctors, therapies and medication we need just to make it.

My experience is just one of thousands of people who need ongoing and intensive treatment. Our voices echo the same concerns and struggles, but with your support, we have hope. Our livelihoods and well-being depend on stable, affordable coverage and care. Health care must move forward to ensure that this disease doesn’t stop us.

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