

 THE COUNCIL
HealthCare **PULSE** 

EMPLOYER-SPONSORED
INSURANCE

The employer-sponsored insurance market is the most effective system of delivering healthcare benefits in the United States, with more than 177 million Americans currently receiving their health insurance from their employer. Employee insurance premiums are currently untaxed. Adjusting this could be catastrophic to the employer-sponsored insurance system.

[Download our one-pager.](#)

STABILIZATION OF
THE INDIVIDUAL MARKET

Current challenges in the individual health insurance market, if left unresolved, pose a systemic threat to the broader health insurance industry, including the stable and well-functioning employer-sponsored segment. A healthy individual market is important for all constituencies within the industry—U.S. businesses, employees and individual market enrollees.

[Download our one-pager.](#)

Monday, September 25, 2017

The Council's Government Affairs team discussed the outlook of the recently proposed Graham-Cassidy bill to repeal and replace the Affordable Care Act. The bill's authors, Republican Senators Lindsey Graham (S.C.) and Bill Cassidy (La.), released a revised version of their legislation over the weekend in an effort to win over a few hold-out senators before the reconciliation clock runs out this coming Saturday.

Insights from DC

UPDATE: Just hours after our PULSE call, Sen. Susan Collins announced that she will oppose the bill. While it remains to be seen if the bill will come to a vote this week, [its prospects are grim](#). We should know in a matter of hours.

From the Call

Graham-Cassidy is being led by politics not exactly policy. Sen. John McCain (Ariz.) announced his opposition, stating that he wants to restore regular order and bipartisanship. Sen. Rand Paul (Ken.) remains opposed to the measure, and Sen. Ted Cruz (Texas) is reportedly on the bubble. In the meantime, all eyes are on Lisa Murkowski (Alaska) and Susan Collins (Maine), to see what the two holdout GOP senators will do now that, according to reports, the revised bill directs more money to their states (as well as Arizona and Kentucky), compared to the original version.

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[Click here for a detailed memo of the Graham-Cassidy legislation, produced by our legal team at Steptoe & Johnson.](#)

[Click here for an updated ACA tracker comparison chart.](#)

What to Watch

Going forward....

- Greater move to Administrative action to remove employer reporting requirements.
- Single-payer seems to be creating steam, an alarming development. CBO scored HR 676, the single-payer “Medicare for all” bill at \$32 trillion.
- We remain focused on anything that would impact the employer-sponsored market.

Next Call: 10/23

Our next Healthcare PULSE call will take place on **Monday, October 23 at 2:00 p.m. ET.**

In the Meantime...

Sign up for our Healthcare in Transition newsletter by emailing Tish Carden at patricia.carden@ciab.com.

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