

**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, October 23, 2017**

The Council's Government Affairs team reported on the latest healthcare bill rollercoaster coming out of the Administration. Most of the uncertainty is around the bipartisan deal struck by Senators Lamar Alexander (R-TN) and Patty Murray (D-WA) last week. There is broad support for the bill and a general sense of optimism about its prospects in the Senate but President Trump's support remains unclear (he initially voiced support for it and then rolled back that support). It is also unclear if the bill will make it to the floor as-is or if there will be other amendments attached to it.

**More on the Alexander/Murray Bipartisan Legislation**

Kate Jensen of Steptoe & Johnson covered highlights of the Alexander-Murray bill. The legislation generally would:

- Fund the ACA's cost-sharing subsidies for the next two years
- Require promulgation of federal regulations to implement state "health care choice compacts" under section 1333 of the ACA to allow individual-market QHPs to be offered in more than one state
- Liberalize aspects of the ACA's section 1332 state waiver program

[Click here for a detailed memo on the text, produced by our legal team at Steptoe & Johnson.](#)

**Contact Us**

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### **It's going to get really interesting, really fast...**

There is a tight timeframe to get anything accomplished before year's end and things are going to move quickly.

- We feel vulnerable on a number of fronts in the context of tax reform.
- We continue to work on a full repeal of the Cadillac Tax.
- We are talking with many MOCs behind closed doors; stay tuned.

### **Next Call: 11/20**

Our next Healthcare PULSE call will take place on **Monday, November 27 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](mailto:patricia.carden@ciab.com).

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