

 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, November 27, 2017

The Council's Government Affairs team gave an update on where things stand on Capitol Hill heading in what appears to be a busy month of December. Republicans are attempting to get their tax bill done this week, and that legislation has widespread implications on the healthcare market, including:

- Repeal of the individual mandate: all eyes on Sen. Susan Collins of Maine
- ACA cost-sharing subsidies
- Cadillac Tax – likely to get delayed another two years but we're still hoping for full repeal
- Pass-throughs for C-corporations – [click here for more.](#)

Electoral politics seem to be driving a lot of what is taking place. Republicans need a deliverable going into 2018 but will not proceed to a vote on the tax bill until they are sure they have the 51 requisite votes.

Other items being discussed around town:

- Reintroduction of legislation to eliminate the Medical Loss Ratio.
- Employer reporting requirement

[Listen to a recording of the call.](#)

Contact Us

Cheryl Matochik, *Senior Vice President, Strategic Resources & Initiatives*, 202.662.4424, cheryl.matochik@ciab.com

Joel Kopperud, *Vice President, Government Affairs*, 202.783.4311, joel.kopperud@ciab.com

Joel Wood, *Senior Vice President, Government Affairs*, 202.783.4400, joel.wood@ciab.com

Next Call: 12/18

The timeframe to get anything accomplished before year's end remains tight. We will continue to keep you updated. Please join us for our next Healthcare PULSE call on **Monday, December 18 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.

Contact Us

Cheryl Matochik, *Senior Vice President, Strategic Resources & Initiatives*, 202.662.4424, cheryl.matochik@ciab.com

Joel Wood, *Senior Vice President, Government Affairs*, 202.783.4400, joel.wood@ciab.com

Joel Kopperud, *Vice President, Government Affairs*, 202.783.4311, joel.kopperud@ciab.com