Predicted Impacts:
Underinsured Population

Greater cost exposure will result in increased numbers of underinsured patients burdened with medical debt.

Employers will offer larger financial rewards to employees who practice healthy lifestyles or who meet defined health outcomes.

Employers will extend/expand their wellness approaches for their employees.

If employer-sponsored health insurance continues to become less adequate over time, employees will become more discontent and; thus, more receptive to dramatic reforms in the U.S. health insurance system.

Predicted Impacts:
Uninsured Population

People with low incomes will continue to be the most at risk of being uninsured.

The uninsured often face medical debt when they seek care since most of the uninsured have low or moderate incomes and have little, if any, savings.

Without federal authorization of sufficient funding for the Community Health Center Fund, access to care for uninsured patients who receive services through community health centers will significantly decrease.
Predicted Impacts:
Health Care Coverage Under the ACA

The ACA expanded Medicaid to reach low-income adults previously excluded from the program and provided federal funding to states for the cost of newly eligible adults. If the ACA is repealed, millions of people who gained access to Medicaid coverage through the ACA would lose it.

If the federal administration’s moves dampen ACA enrollment, insurers could face additional challenges in attracting healthy adults to balance those with illnesses, who drive up health care costs.

The federal government will enact new rules that will make it easier for consumers to buy less expansive health insurance policies that do not comply with ACA coverage requirements, such as provision of “essential health benefits,” and denial of coverage based on pre-existing conditions.

Predicted Impacts:
Medicaid and CHIP Programs

Federal legislative efforts to restructure and limit federal Medicaid financing as well as Section 1115 waiver activity (state waiver proposals and CMS approvals) will have implications for states, providers, and beneficiaries that could shape the future of the Medicaid program in FY 2018 and beyond.

The number of individuals enrolled in Medicaid and CHIP programs will continue to increase.
Predicted Impacts:
Medicare Population

Over time, fewer beneficiaries will have employer-sponsored retiree health plans as the numbers of large firm employers offering the benefits to their employees continue to drop.

The number of Medicare beneficiaries living with health problems, including multiple chronic conditions, cognitive impairments, limitations in their activities of daily living, and with modest incomes will continue to increase.

On a per capita basis, Medicare spending will grow at a faster rate between 2016 and 2026 than it did between 2010 and 2016.