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November 10, 2016

The Future of the Affordable Care Act

After a long election night and a longer election session, one question many have is what does healthcare look like under President Donald Trump? A President Clinton would have likely meant maintaining and even expanding the Affordable Care Act (ACA). A President elect Trump is almost guaranteed to bring huge change to the system; even a possible repeal since his party will control both houses of Congress.

The ACA was President Obama's signature domestic achievement, albeit a controversial one, that has dominated the American agenda from the time of its passage. It is increasingly blamed for many problems in our healthcare system, but even under the previous system, we had high numbers of uninsured, spiraling healthcare costs, and a fragmented system. The ACA did succeed in decreasing the number of uninsured, despite many states not expanding Medicaid. But nonetheless, many patients feel the system is failing them as costs continue to go up and the complexity of the system is overwhelming. Employers and plan sponsors have felt the burden of new costs and regulations.

Over the summer, President-elect Trump released a [plan on his website](#) to replace the ACA. The replacement proposal would remove current barriers to allow the sale of health insurance across state lines, and permit households to deduct premiums from their taxable income, among other changes. The proposal would also certainly impact health insurance coverage, provider access, medical productivity, and the federal budget.

It remains to be seen whether the ACA will be repealed entirely or in part under the Trump administration. Will the employee and employer mandate be the first to go? Will access to health savings accounts be expanded even to those without high-deductible plans? Will the Cadillac Tax -- opposed by both parties - be eliminated permanently? These and other questions will now take front and center as the new President seems determined to make his own imprint on healthcare.

One thing that is certain is there will be changes in the tax and healthcare systems to come. Comprehensive planning will be even more critical as these changes occur. We will continue to provide alerts and updates for employers and plan sponsors as new information is issued on these important topics.

In the meantime, should you have questions about this or any aspect of federal health insurance reform, contact your Conner Strong & Buckelew account representative toll free at 1-877-861-3220. For a complete list of Legislative Updates issued by Conner Strong & Buckelew, visit our

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