



Individual Mandate

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Agenda

1. Brief history of the individual health insurance mandate
2. Current status of the individual health insurance mandate
3. Comments from insurers and medical community

Individual Mandate: Brief History

- Patient Protection and Affordable Care Act of 2011: individual mandate effective 2014
- Requires individuals to have health insurance that meet specified standards
 - Exemptions
 - Penalties for noncompliance
- Goals of the Individual Mandate
 - More diverse pool of policyholders
 - Reduces cost shift from uninsured to insured

Individual Mandate: Current Status

- Tax Reform Bill of 2017 eliminates penalties associated with individual mandate- effective 2019
- Congressional Budget Office November 2017 Brief (national estimates)¹:
 - **Enrollment:**
 - 4 million less health insurance enrollees in 2019
 - 13 million less health insurance enrollees in 2027
 - **Premiums:**
 - Increase in the nongroup market by 10%
- Vermont Estimates: to be determined

¹[Congressional Budget Office: Repealing the Individual Health Insurance Mandate \(November 2017\)](#)