

# NC Association of Health Underwriters

Joint Study Committee on Impact of Affordable Care Act in NC

## IMPACT OF THE ACA AN AGENT'S PERSPECTIVE

March 18, 2014

Mark Waugh

President

NC Association of Health Underwriters

# ACA 101

How the Marketplace Works

# The Affordable Care Act....

Is it *really* affordable?

# The Affordable Care Act....

Web access is improving

# Subsidies....

Only through the exchange

Difficult to understand

# Deadlines Extended.... with Confusion

- . “You can keep your current plan.”
- . Employers with 50 or more employees: a reprieve for one year
- . Employers with 100 or more employees: phase-in delay

# The Group Health Insurance Market

- . Layoffs and diminished hours
- . Self-insurance (26 or more employees)

# Navigator Issues



# Competition in the Exchange...

Who is writing?

# NC Department of Insurance

State rather than federal  
oversight continues.