

# NC Association of Health Underwriters

Joint Study Committee on Impact of Affordable Care Act in NC

## IMPACT OF THE ACA AN AGENT'S PERSPECTIVE

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## 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.