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HEALTH POLICY

## Health Experts Push Fix for Insurance Markets Aimed at Both Parties

Policy-adviser group offers plan to stabilize insurance markets, as lawmakers consider bipartisan overhaul



A bipartisan group said they are pitching a plan to stabilize ACA's insurance markets to lawmakers including Sen. Lamar Alexander, left, and Sen. Patty Murray PHOTO: BILL CLARK/ZUMA PRESS

*By Michelle Hackman*

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WASHINGTON—A bipartisan group of health policy experts offered a proposal Wednesday to stabilize the Affordable Care Act's fragile insurance markets, a blueprint intended in part to provide cover for lawmakers seeking to work across the aisle.

The group, composed of prominent advisers to former Republican and Democratic presidents, began holding monthly meetings in January to search for points of agreement on a possible package to address rising premiums and insurers leaving the individual insurance market.

In a Wednesday call with reporters, leaders of the group said they are pitching it to lawmakers including Sen. Lamar Alexander (R., Tenn.), who chairs the Senate Health Committee, and Sen. Patty Murray (D., Wash.,) the committee's top Democrat, who are working to craft legislation with similar goals.

"We hope that our being able to find a balanced set of recommendations will be regarded as important to members of Congress who will ultimately need to make any changes," said Gail Wilensky, a former health policy adviser to President George W. Bush, who helped convene the group.

Other members, representing a range of ideological viewpoints, include

presidential nominee Mitt Romney.

The plan makes five primary recommendations. It encourages lawmakers to formally authorize the ACA's "cost-sharing reduction" payments, which help insurers subsidize costs for some low-income consumers. It recommends Congress ensure funding for the popular Children's Health Insurance Program, which is favored by members of both parties but has been floated as a vehicle to pass more contentious health reforms.

The authors also endorse two GOP-backed ideas—expanding the use of health savings accounts and broadening the ACA's state innovation waivers, to give states additional flexibility in administering their insurance markets.

In exchange, they nod to a core priority for Democrats to have a mechanism that will entice more people to sign up for health insurance. Critics of the ACA have long derided its requirement that most people enroll in coverage or pay a penalty, and the group recommends that some states be permitted to waive it in favor of different tools.

The plan comes as the White House is considering its options on health care, particularly whether to bolster the ACA's insurance markets. Some lawmakers in both parties say the markets can't be allowed to weaken further, but the critics argue that nothing should be done to bolster the law.

The bipartisan group's proposals are unlikely to satisfy some conservatives who favor a full-scale repeal of the ACA, also called but Obamacare. But they could give a boost to Mr. Alexander, who has announced plans for bipartisan hearings in September on the individual market, over the objections of some in his party.

The individual market—where people who don't get insurance through work can buy coverage—is a current focus of lawmakers seeking a path forward following the collapse of the Republican health care push. Some insurers have been pulling out of the market, citing their uncertain future.

Senate Majority Leader Mitch McConnell (R., Ky.), who would need to allow any legislation crafted by Mr. Alexander to come up for a vote, has expressed skepticism about the senator's intention to fund measures stabilizing the market without loosening the ACA's regulations.

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