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Rural Health Panel

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February 19th, 2019

Centers for Medicare and Medicaid Services
Department of Health and Human Services
Attention: CMS-9926-P
P.O. Box 8016
Baltimore, MD 21244-8016
By electronic submission at <http://www.regulations.gov>

RE: 45 CFR Parts 146, 147, 148, 153, 155, AND 156 Patient Protection and Affordable Care Act; HHS Notice of Benefit and Payment Parameters for 2020

To Whom It May Concern:

The Rural Policy Research Institute Health Panel (Panel) was established in 1993 to provide science-based, objective policy analysis to federal policymakers. The Panel welcomes the opportunity to submit comments on the Patient Protection and Affordable Care Act; HHS Notice of Benefit and Payment Parameters for 2020 proposed rule. Our comments are limited to rural-specific issues and are structured to parallel questions posed, or issues stated, by CMS (not technical comments regarding specific sections of the proposed rule). Overall, the Panel supports efforts to improve the Affordable Care Act, which helps to provide more access to care. Therefore, we hope our comments below serve as valuable input during the proposed rule finalization.

Enrollee cost-sharing transparency (§155.220(d)) and Navigator Program Standards (§155.210 and §155.215)

The proposed rule seeks comment on the automatic re-enrollment processes and capabilities as well as additional policies or program measures that would reduce eligibility errors and potential government mispending for potential action in future rulemaking and also on increased transparency as a critical component of a the system for enrolling beneficiaries in Qualified Health Plans (QHPs). The RUPRI Panel strongly supports the notion that efforts to increase transparency will be beneficial to rural persons, who sometimes have difficulty obtaining the important information needed to make informed decisions about the their insurance choices. In addition, the patient navigators have played a crucial role in helping rural persons enroll in the QHPS – and re-enroll in the plan of their choice. The Panel is concerned that recent efforts to reduce resources for navigators and outreach may in particular negatively affect rural persons.

Silver Loading

The proposed rule speaks to the importance of “silver loading” in the setting of premiums for QHPs. As the proposed rule correctly notes, “silver loading is the result of Congress not appropriating funds to pay CSRs, with the result being an increase to the premiums of benchmark plans used to calculate premium tax credits, and the federal deficit.” The administration seeks advice about how to handle silver loading in the absence of a legislative solution. The Panel feels that silver loading is an important strategy that has helped keep QHPs affordable for people enrolling in QHPs that are eligible for premiums subsidies, and that this plays an especially important role for rural people, who have lower incomes in general and higher poverty rates. Well over 80% of rural people choose a bronze or silver plan when choosing QHPs so the role of the subsidies is important. Therefore we suggest caution in enacting any policy that would eliminate silver loading as an option without a solution in place that keeps plans affordable for people, especially below 400% of the federal poverty line.

Sincerely,

The Rural Policy Research Institute Health Panel

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