

6. Maintain coverage to age 26 on parent's plans
7. Elimination of essential health requirements on all health plans.
8. Change HSA regulations
9. Create State high-risk pool.
10. Repeal Medicaid expansion.

How this plays out, and which of these can be enacted, will determine what the cost will be to business owners and their employees. In general, congressional GOP plans replace the ACA with reducing restraints of regulations. Republicans state that Americans will have "universal access" to health insurance, instead of universal insurance coverage, in a hope to drive down costs.

The goal of changing the ACA is to provide more competition across state lines, to increase competition and drive down costs. Requiring drug companies to negotiate prices with the government would help to drive down prescription costs. However, repealing the "guarantee issue" may drive down costs, but it will have negative effects if there is not suitable coverage for individuals are left without insurance.

Costs for employers may reduce, but many insurance professionals believe that reduced benefits and costs for employees will take time. It is likely, that high-deductible plans will remain in place, and employees may not feel the full effect. Any changes to the ACA, will be felt first at the employer and individual market level. Republicans will face fierce opposition from Democrats throughout the process, as to get a complete overhaul will require 60 Senate votes.

Assimilated Strategy Group, a SAG Alliance Partner is committed to helping employers reduce costs while helping employees save time and money when healthcare or caregiving needs arise. They help to engage, educate, and empower employees to become better health and caregiving consumers, while helping employers reduce claims, absenteeism, presenteeism, and benefit costs.

Alliance Partner Spotlight

See how these programs, combined with our core products, can help employers reduce their spend while saving employees time and money.

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