

HEALTH CARE REFORM

POLICY POSITION

ISSUE:

The Affordable Care Act (ACA) and provisions in the Tax Cuts and Jobs Act of 2017 as amended made significant changes to our nation's health care system. A number of mechanisms in these acts exist to increase coverage, and make it more affordable, including requiring insurance companies to cover all applicants within new minimum standards and offer the same rates regardless of pre-existing conditions. However, health insurance rates continue to climb and access to competitive insurance is still an issue in several regions of the country.

The rate increases have been most impactful to businesses with over 50 full-time employees. One of the provisions of the ACA establishes that businesses with more than 50 full-time workers must provide health insurance for full-time employees who work either 30 hours per week or 130 hours per month. Several bills have been introduced over the years repealing the 30-hour definition of "full-time employment" in the Affordable Care Act and restoring the traditional 40-hour definition. Additionally, there have been numerous attempts to overhaul or completely repeal the ACA. To date, the only major change to the ACA has been the repeal of the individual mandate starting in 2019.

NAMA POSITION:

- NAMA requests that Congress act to redefine the definition of "full-time" under the ACA. The existing definition of full-time at 30 hours in the ACA is not aligned with current workforce practices and does not reflect the standard definition of full-time work, which is 40 hours per week.
- NAMA encourages Congress to address increasing premium costs seen around the country and the lack of available health plans.
- NAMA supports prohibiting denial of coverage based on pre-existing conditions.