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### Insurance Commissioners: Move to Suspend Risk Adjustment Payments Creates Instability

WASHINGTON: Insurance commissioners from California, Pennsylvania and Washington agreed the Trump administration's decision to at least temporarily suspend 2017 risk adjustment program payments designed to stabilize some health insurance markets will cause more instability in those markets.

The Centers for Medicare and Medicaid Services made the announcement July 7 and insurers warned of market turmoil in credit-rated states starting July 1, 2018. The CMS said it would suspend program payments and adjustments at least until a dispute over a New Mexico federal court ruling that invalidated the methodology used to calculate risk adjustment payments is resolved.

The program is intended to create a competition in health insurance underwritten by state health insurers from states with healthier populations than the state risk pool.

Pennsylvania Insurance Commissioner Joni A. Altmeyer said that the risk adjustment program suspension brings one more point of instability as a result of action in the Trump administration and Congress that are undermining market functioning. "We don't know when the court is going to decide on the rule. We don't know when CMS will do anything upon when the court decides."

She said because the court case deals with risk adjustment payments between the 2016-2018 plan years, a new rule would take effect in 2017. However, she said it could impact decisions made by insurers about whether they will participate in markets and what the participants will do. "I have no indication that any of those decisions involves an planning to make any changes to the program," she said. "The other state markets are all very different places than Pennsylvania's, so I don't think that time over their annual renewals."

California Insurance Commissioner Dave Jones said the administration's program was "intended to stabilize the nation's health insurance markets," he said the move could impact investor willingness to sell policies in individual markets and could impact what full price they would seek.

"The Trump administration has chosen to respond to one court ruling in the way that will be most disruptive to the insurance market across the nation and to American consumers," Jones said. "I hope the Trump administration to change course and quickly proceed to preserve the risk adjustment program in order to maintain the stability of the health insurance market."

Washington State Insurance Commissioner Mike Kreitzer said the program suspension is the latest attempt by the Trump administration to undermine health care for millions of consumers nationwide, including about 10 million people enrolled in Washington state's individual market. "Without the program, insurers might have to raise rates in the market, especially in rural counties," he said. Kreitzer said the risk adjustment program suspension "is imposing another unnecessary rate increase on consumers looking for health care."

Altmeyer said the decision creates an unstable market atmosphere. "I've said for a long time that the best thing we can do to stabilize this market is to stabilize the rules that govern the market. Unfortunately, we're just not doing that."

**Joni Altmeyer**  
Pennsylvania Insurance Commissioner

**Mike Kreitzer**  
Washington State Insurance Commissioner

(By) Thomas Horman, Washington Business magazine, BestWeek (See: Ambest.com/bestweek)

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