

NEWS

Andrea Powers Quoted in Inside Health Policy on Repealing ACA's Small Group Deductible Cap

The House voted to repeal a section of the Affordable Care Act that limits small group plan deductibles, a provision that has essentially been waived by HHS after insurers found it extremely difficult, if not impossible, to abide by the cap and in particular develop "bronze" level plans with that restriction in place. In this Inside Health Policy article, Andrea Powers discusses the benefits of repealing the small group deductible cap.

"The cap on small group deductibles is an example of a well-intentioned policy that turned out to be unworkable," says Ms. Powers. Ms. Powers says repealing the provision could help small- and mid-sized employers craft more affordable plans. She noted that were the caps to be enforced, the only way to stay within the law's parameters would be to increase the co-pays, which can discourage consumers from getting treatment and result in higher downstream costs.

[Read the Article](#) (subscription required)