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No double-digit increases in Missouri Obamacare expected

By Samantha Liss St. Louis Post-Dispatch 3 hrs ago

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HealthCare.gov screen grab (Nov. 10, 2014)

On average, there will be no double-digit rate hikes for consumers who buy individual health insurance online for 2019 despite efforts by the administration of President Donald Trump to undermine the Affordable Care Act by expanding short-term health plans and scaling back marketing.

Rates for Missourians are increasing by an average of 4 percent to 7 percent. Some advocates fear that even this relatively minor uptick in rates will lead some to forgo coverage.

“Maybe these aren’t as bad as the gloom and doom everybody was expecting, but these are still increases on top of huge increases after last year,” said Jen Bersdale, executive director of Missouri Health Care for All. “We’re hearing more and more from people who are saying, ‘I can’t do it anymore.’”

Centene, one of the four available carriers, is decreasing its rates for 2019 coverage, according to filings with the Missouri Department of Insurance.

Kansas City area shoppers are likely to have an additional carrier to choose from as Minnesota-based Medica filed its rates with the state and said it planned to offer multiple plans for 2019.

Anthem, Centene, Cigna and Medica were the only four carriers to file rates with the state of Missouri. Cox, a regional insurer, did not file plans to offer coverage as it did last year. And Anthem, one of the state’s largest insurance carriers, will again exclude the St. Louis area from its offerings.

Officials with the state insurance department told advocates all counties in the state should have an insurance plan offered.

The rate filings were released on the same day that the Trump administration finalized its rules on short-term health plans, which some say will continue to undermine the individual market created by then-President Barack Obama’s landmark health bill.

Consumers will have more options to buy cheaper, short-term health insurance under a new Trump administration rule, but there's no guarantee the plans will cover pre-existing conditions or provide benefits such as prescription drug coverage.

Administration officials said Wednesday that the short-term plans would last up to 12 months and could be renewed for up to 36 months. With premiums about one-third the cost of comprehensive coverage, the option is geared to people who want an individual health insurance policy but make too much money to qualify for subsidies under the Affordable Care Act.

"We see that it's just unaffordable for so many people who are not getting subsidies, and we're trying to make additional options available," Health and Human Services Secretary Alex Azar said. "These may be a good choice for individuals, but they may also not be the right choice for everybody."

One local broker in the St. Louis area agreed the plans could provide an affordable alternative for people who don't qualify for financial help for exchange coverage.

However, the key is to shop smart.

"It is important for anyone purchasing a short-term plan to understand what they are getting, and what they are not," said Emily Bremer, president of Clayton-based brokerage firm, The Bremer Group.

Buyers take note: Plans will carry a disclaimer that they don't meet the ACA's requirements and safeguards. And there's no federal guarantee that short-term coverage can be renewed.

Democrats immediately branded Trump's approach as "junk insurance," and a major insurer group warned that consumers could potentially be harmed. Other insurers were more neutral, and companies marketing the plans hailed the development.

Sidney Watson, a St. Louis University law professor and health care expert, told the Post-Dispatch that people should be cautious about such plans. “I worry that here in Missouri, we’ll see a return to what happened before the Affordable Care Act. People will buy a short-term plan thinking it offers good quality coverage, and then be on the hook for tens of thousands of dollars in medical bills when they get pregnant or sick and find out their short-term plan doesn’t cover the medical care they need.”

The Associated Press contributed to this report.

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