

SUN LIFE INSTITUTE®

On to the Election: Preparing for 2016 & Beyond

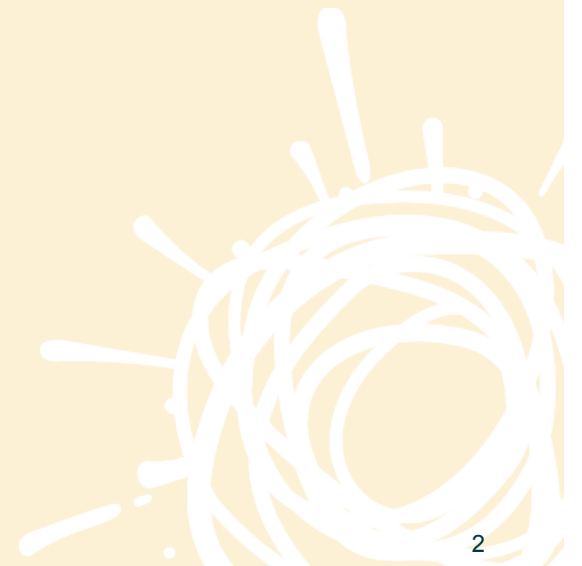
James Slotnick, JD
Sun Life Financial
AVP, Advanced Markets & Broker Education



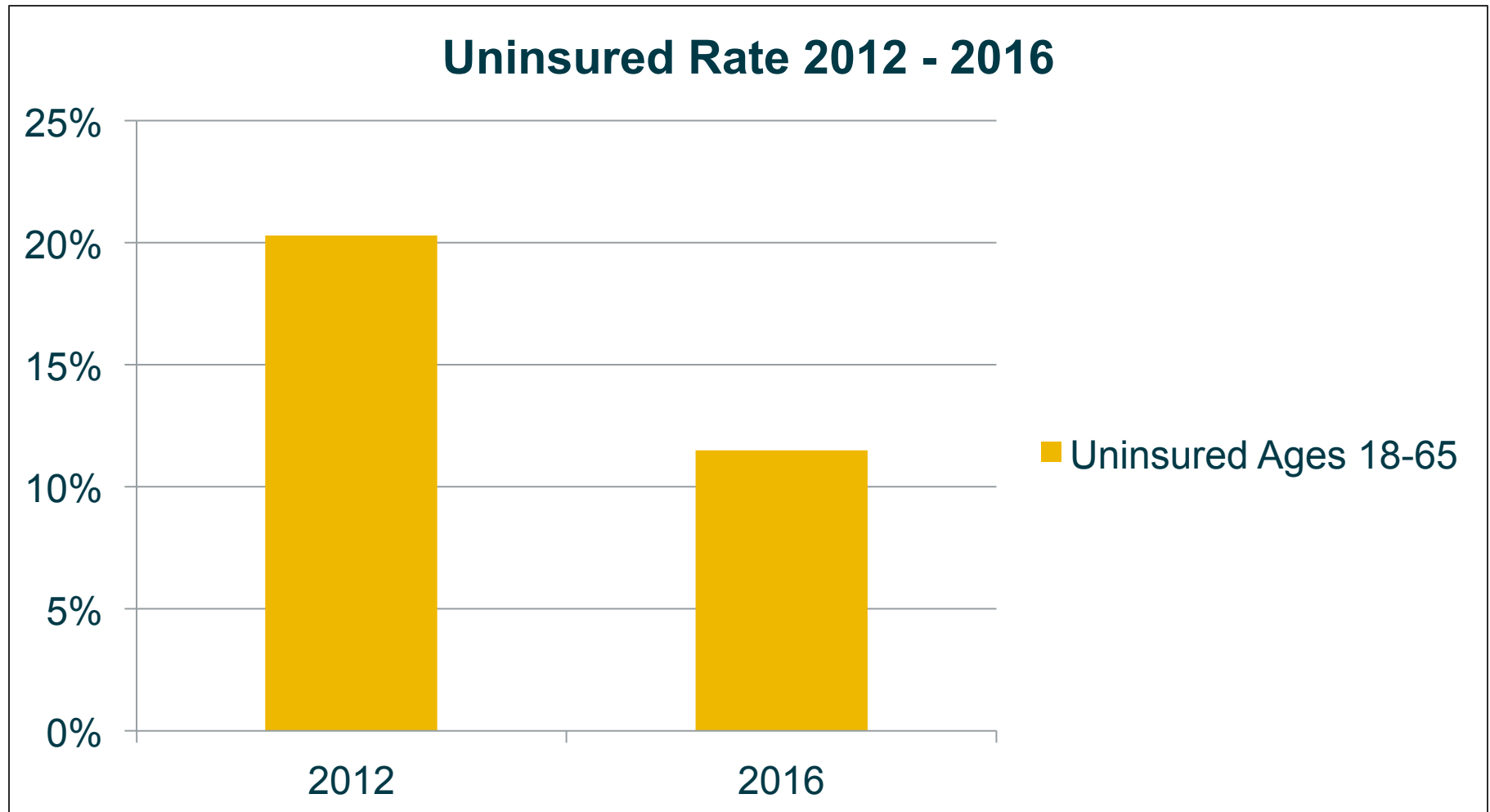
Build your knowledge, build your business



- ***ACA Today***
- The road to November
- After the election

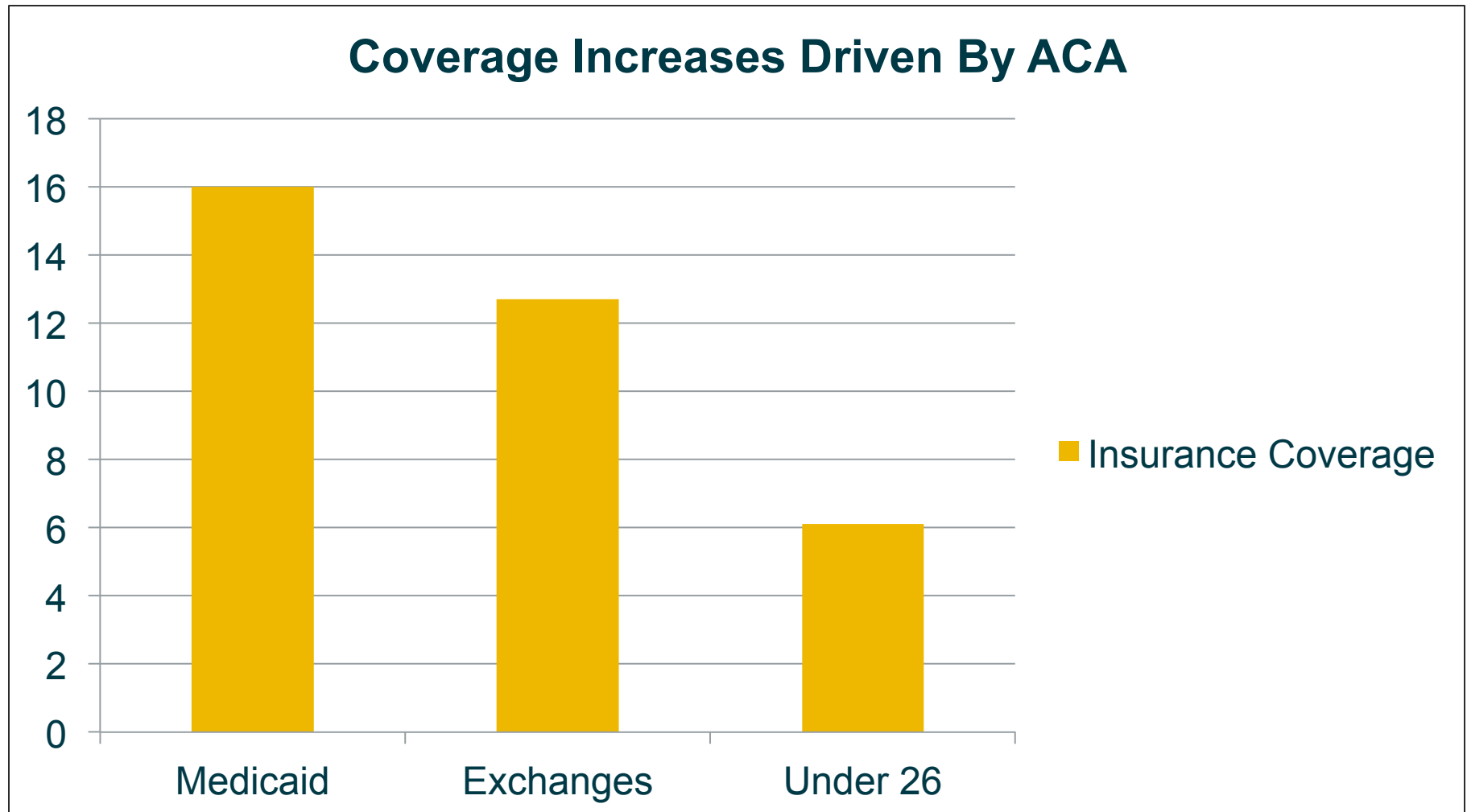


Increase In Health Insurance



Source: ASPE, Office of Health Policy

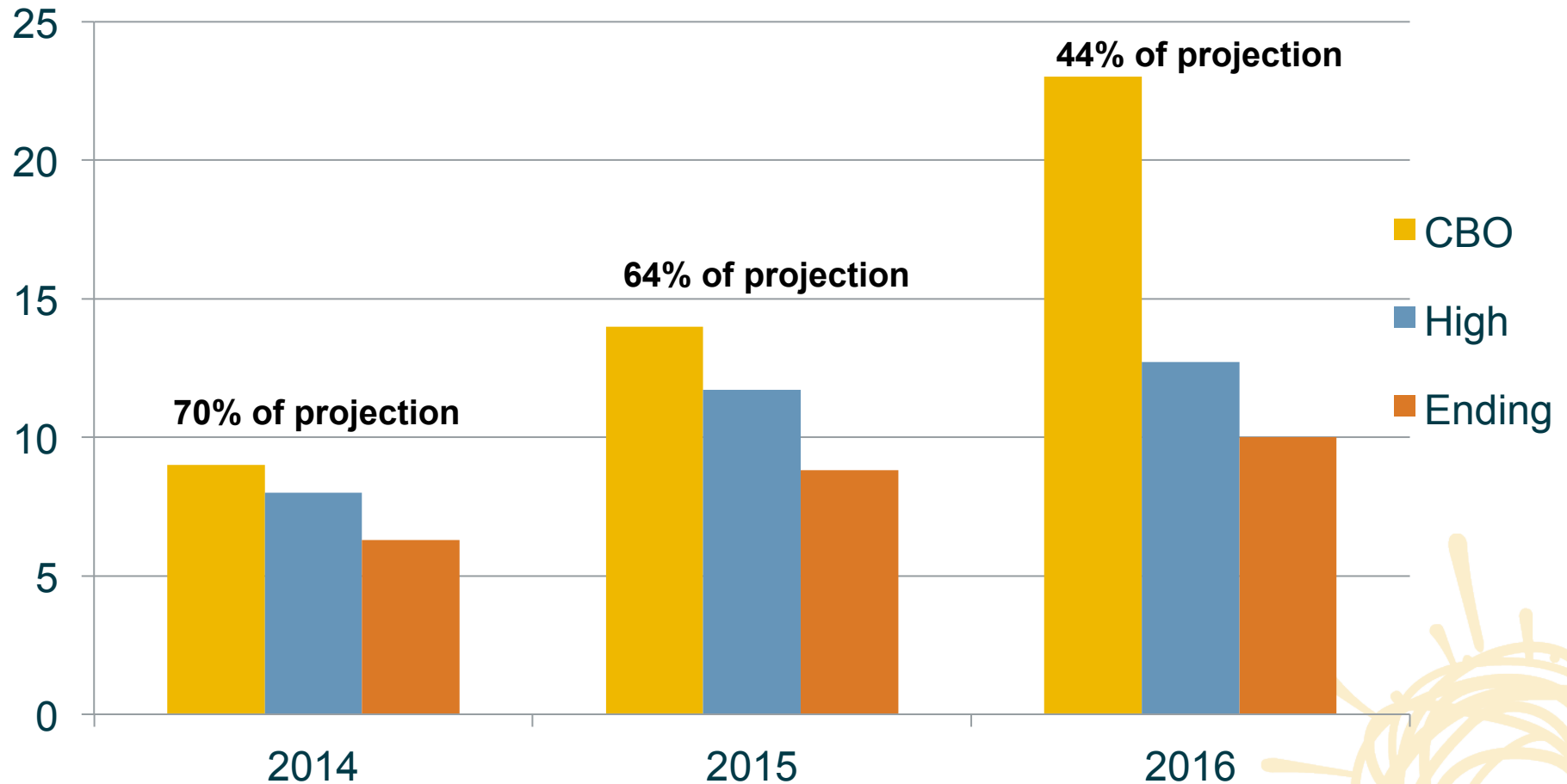
Increase In Health Insurance



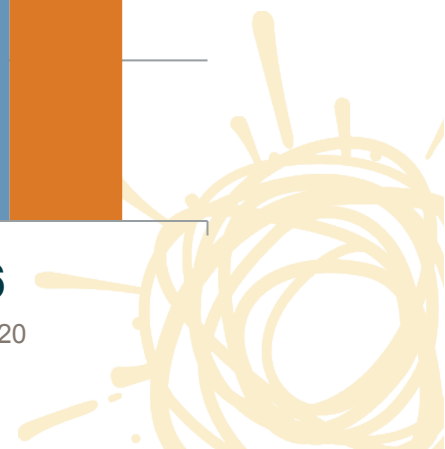
Source: ASPE, Office of Health Policy

Expectations vs. Reality

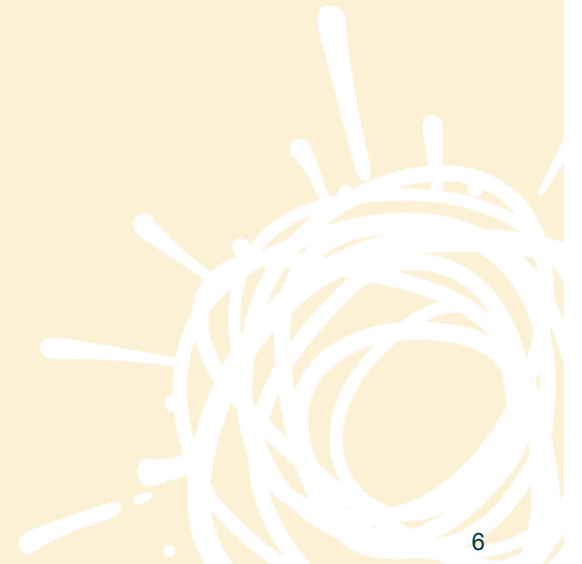
Estimates vs. Actual



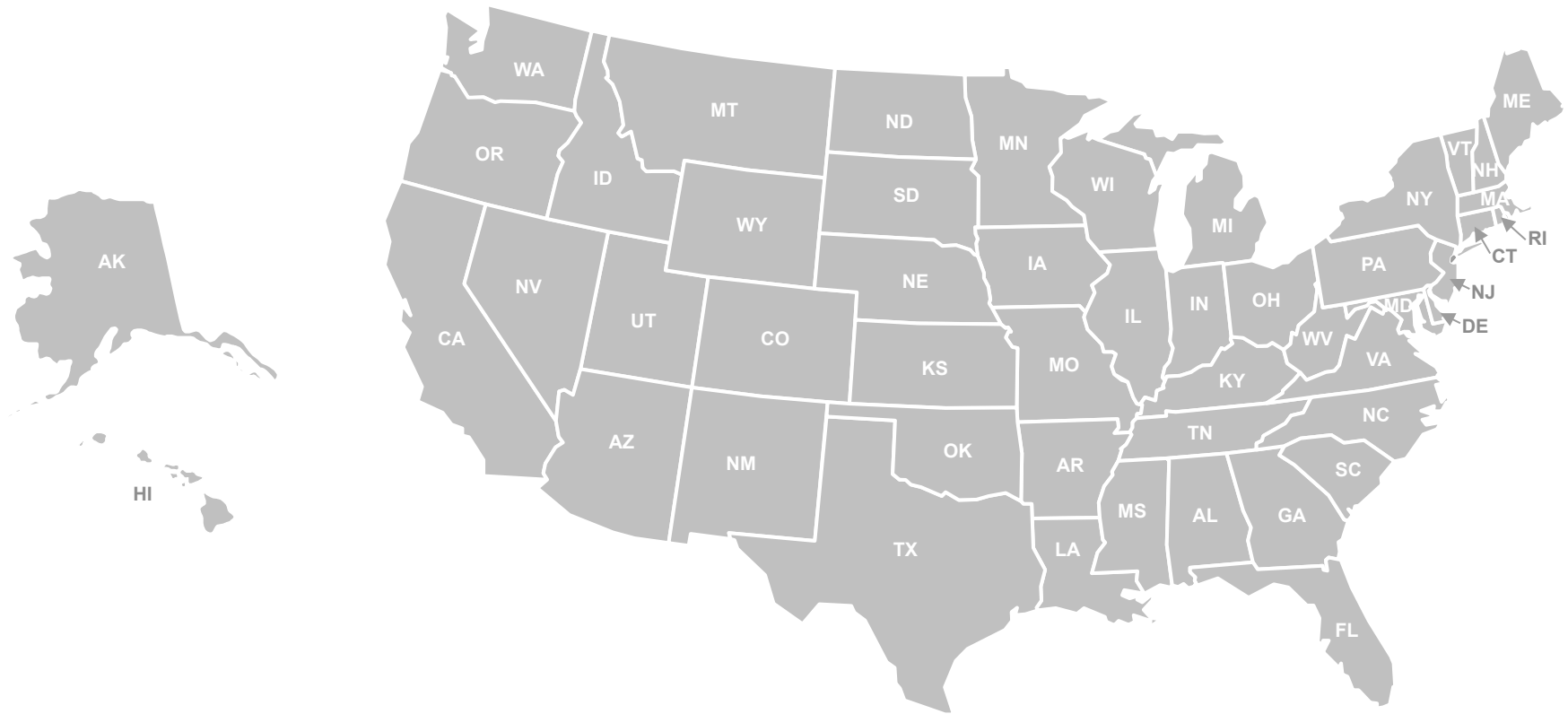
Source: <http://www.cbo.gov/sites/default/files/cbofiles/attachments/43472-07-24-2012-CoverageEstimates.pdf>, page 20
https://aspe.hhs.gov/sites/default/files/pdf/118601/Target_brief_1014_FINAL.pdf page 1
<https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2015-Fact-sheets-items/2015-06-02.html>
<https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2016-Fact-sheets-items/2016-03-11.html>



- The ACA today
- ***The road to November***
- After the election

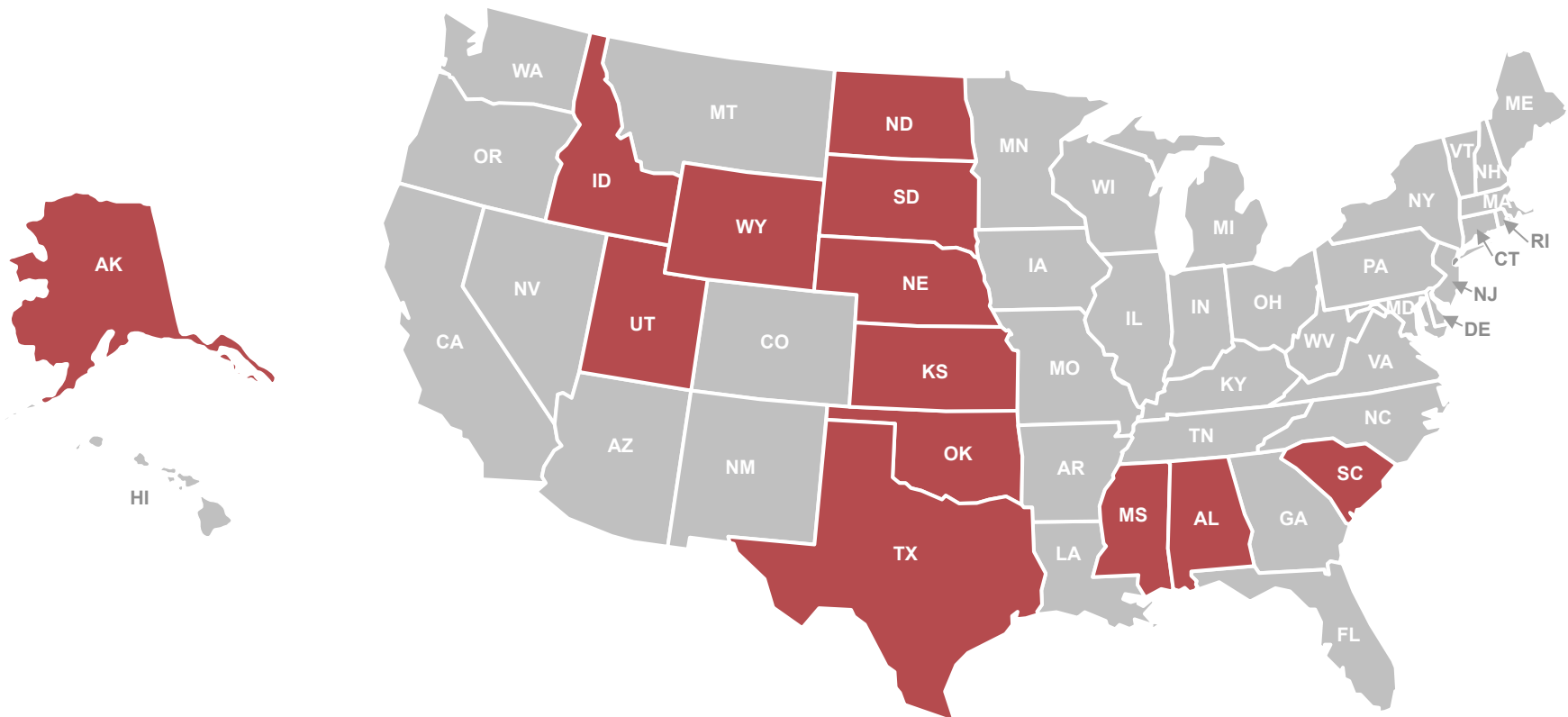


The Red Fence and the Blue Wall



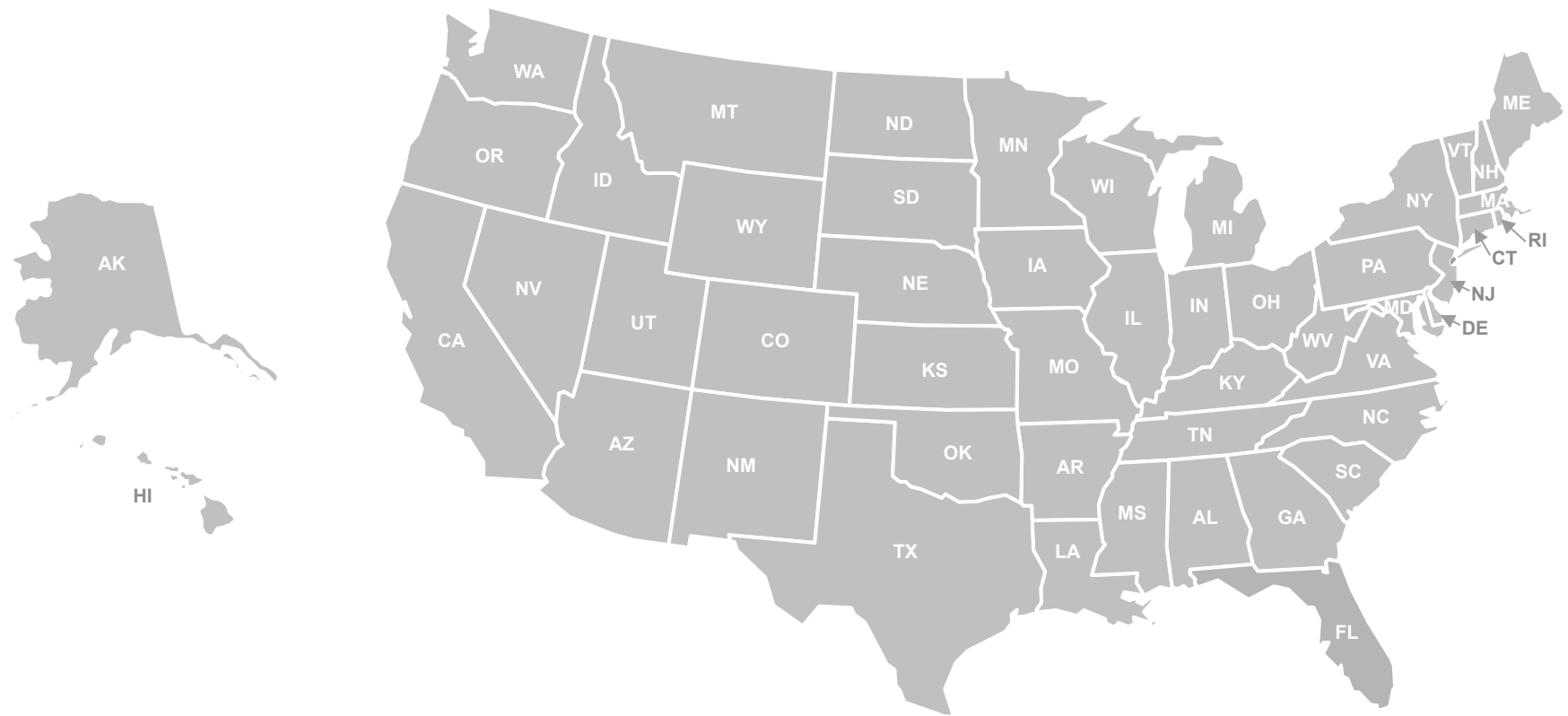
Source: *New York Times*, 270towin.com

The Red Fence and the Blue Wall

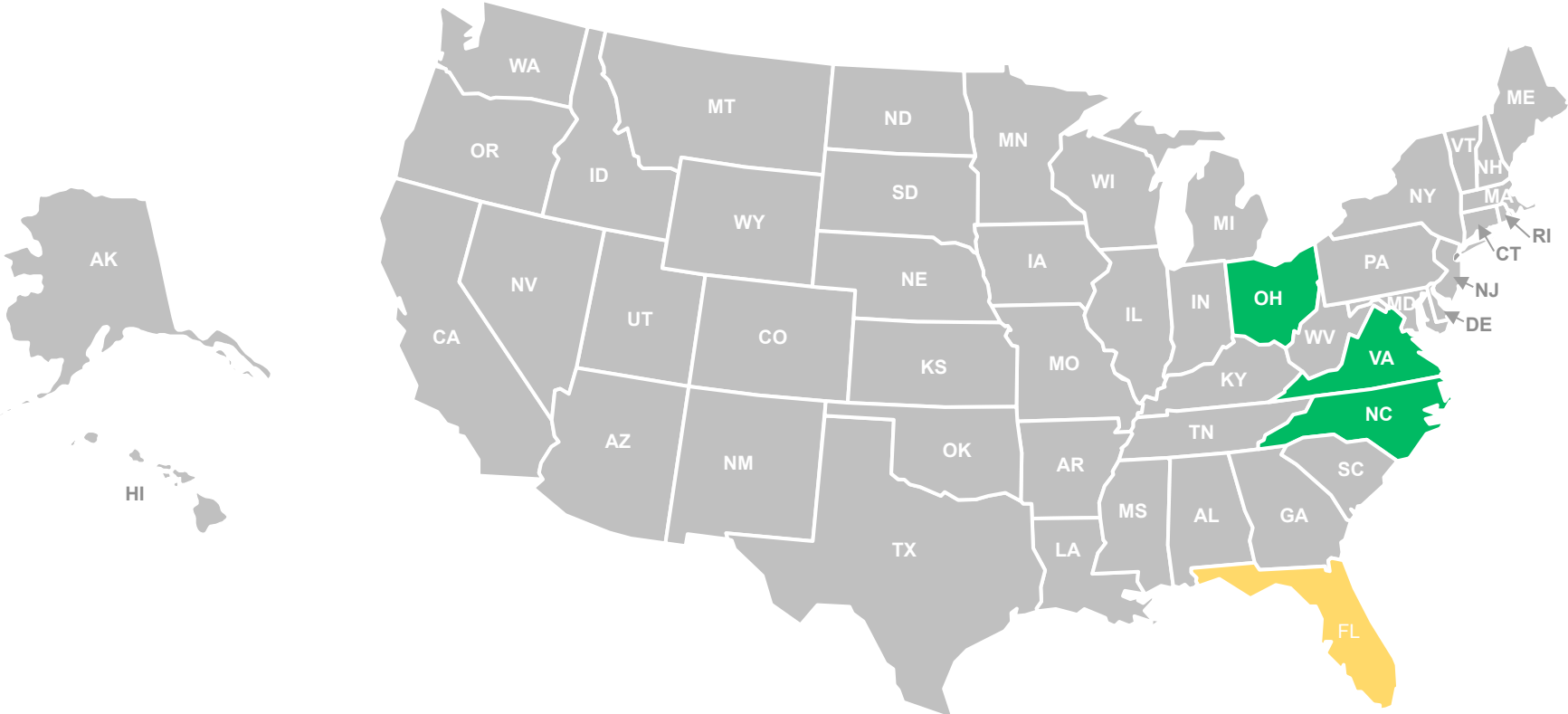


13 states since 1992

What states actually matter?

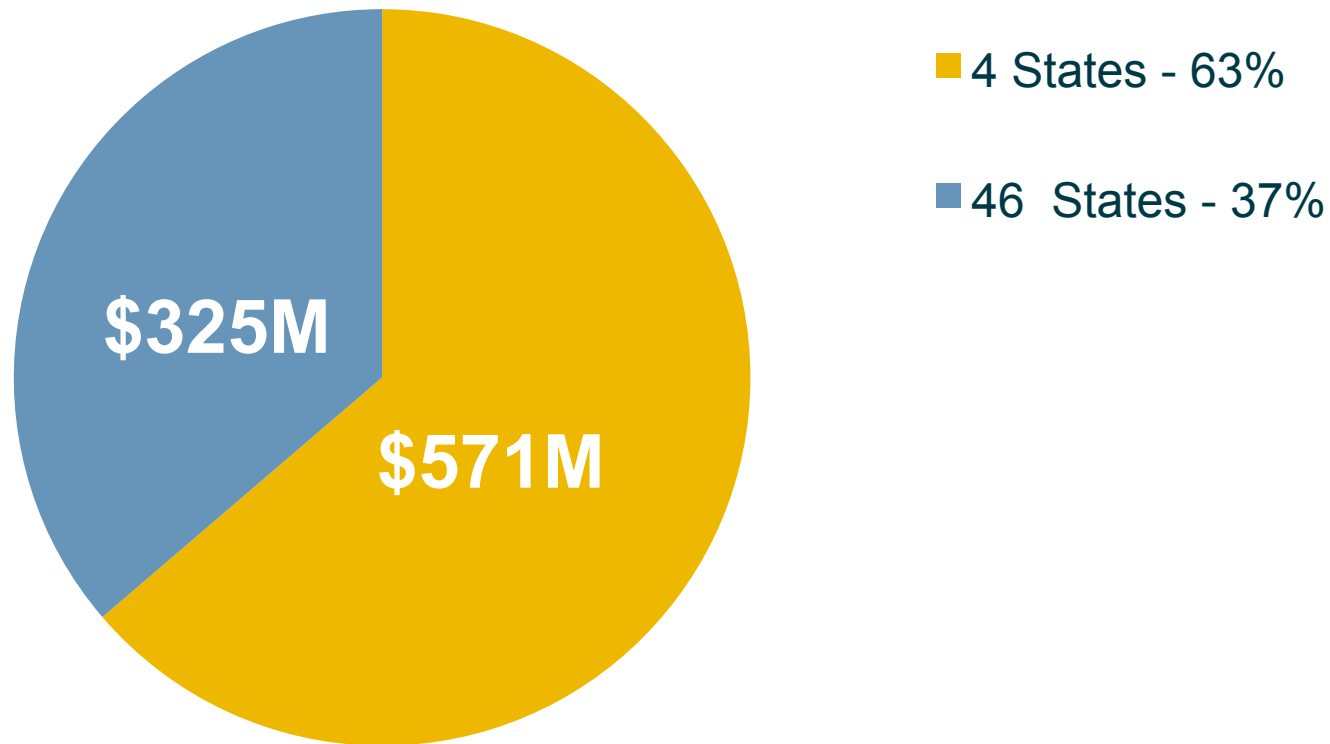


The “Big Four”



Some states matter more than others

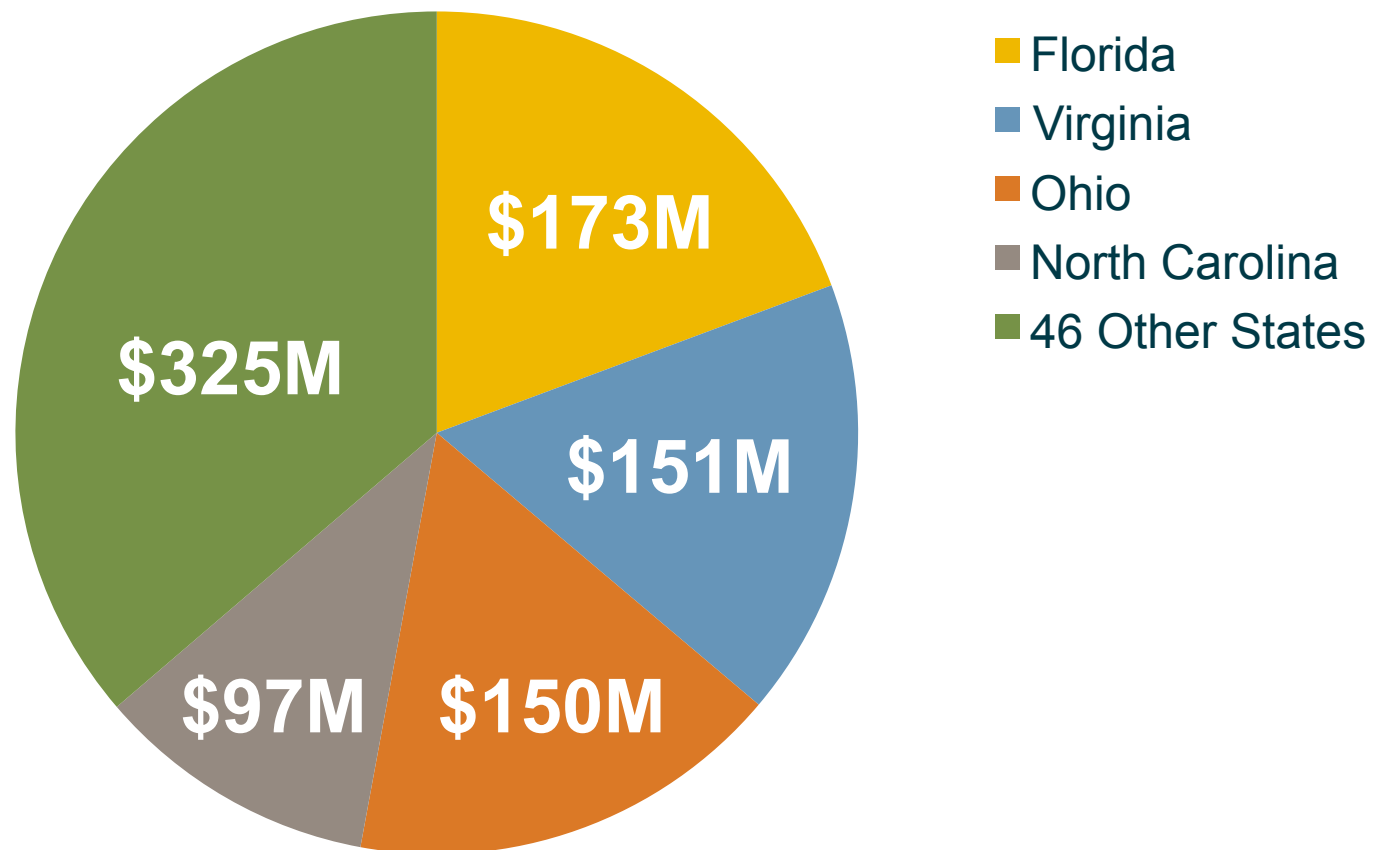
**2012 general election TV ad spend:
\$896 million**



Source: *The National Journal*
<http://www.nationaljournal.com/magazine/a-few-bits-of-information-to-remember-when-election-time-rolls-around-again-20150522>

Some states matter more than others

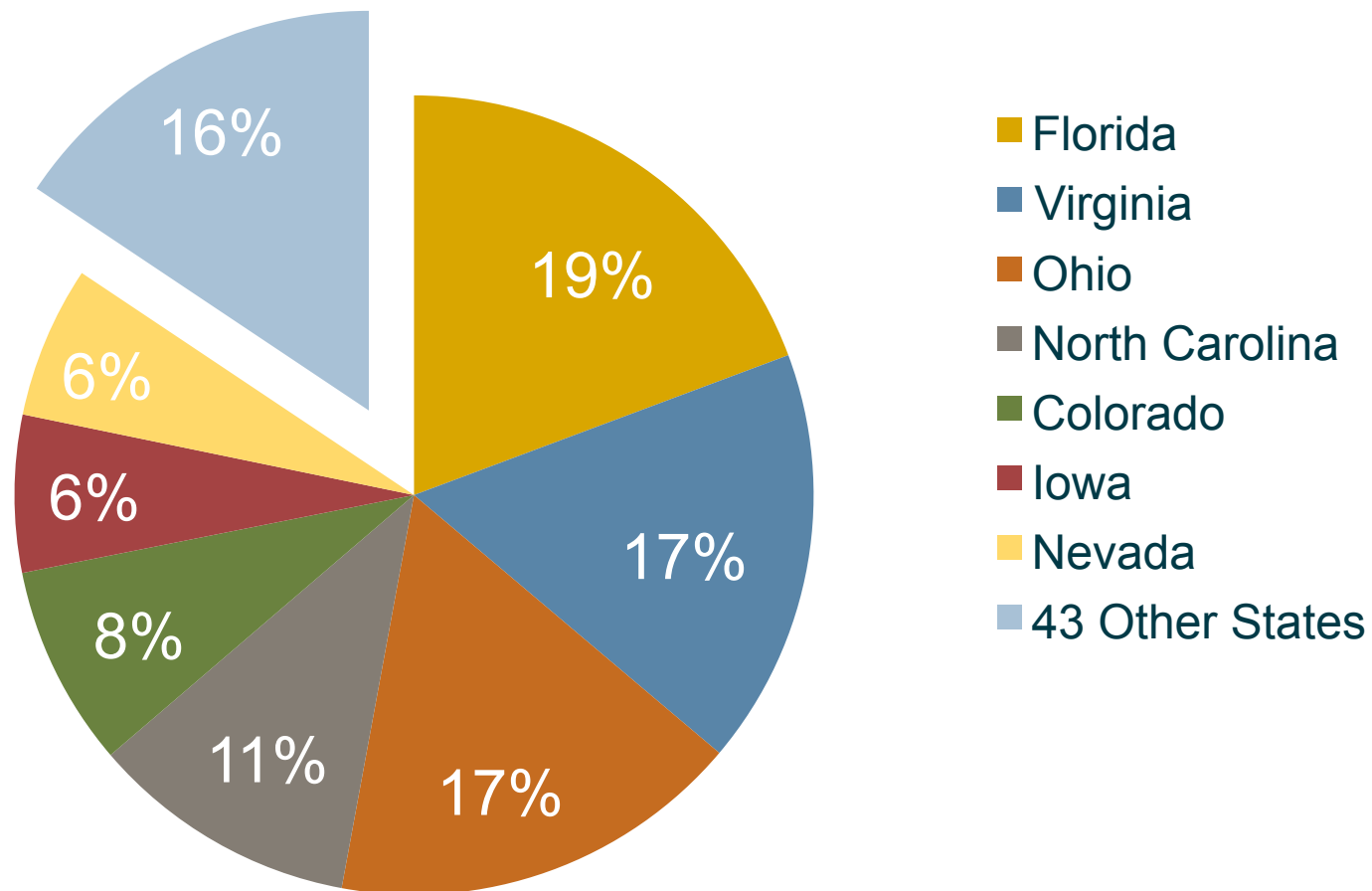
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Source: *The National Journal*
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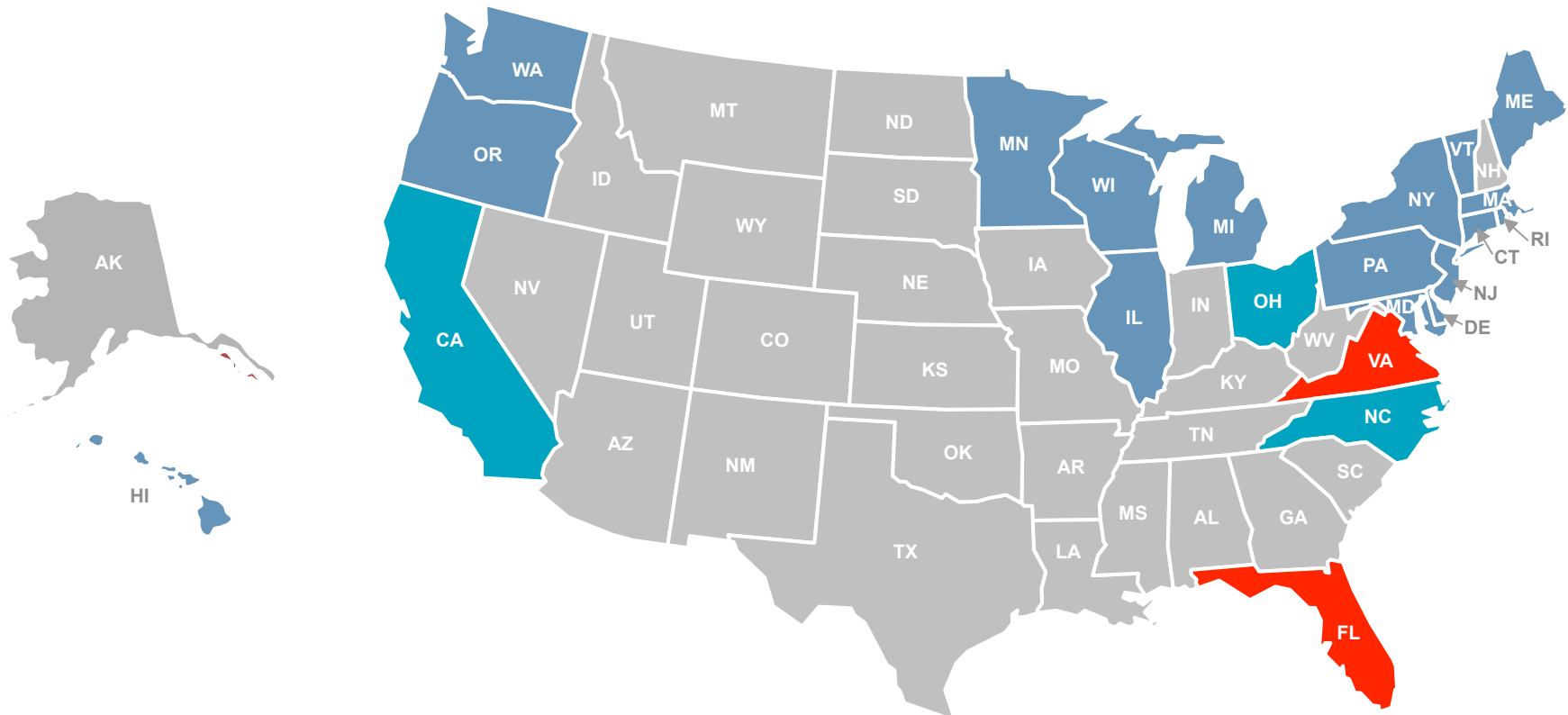
Some states matter more than others

7 states represented 84% of 2012 TV advertising



Source: *The National Journal*
<http://www.nationaljournal.com/magazine/a-few-bits-of-information-to-remember-when-election-time-rolls-around-again-20150522>

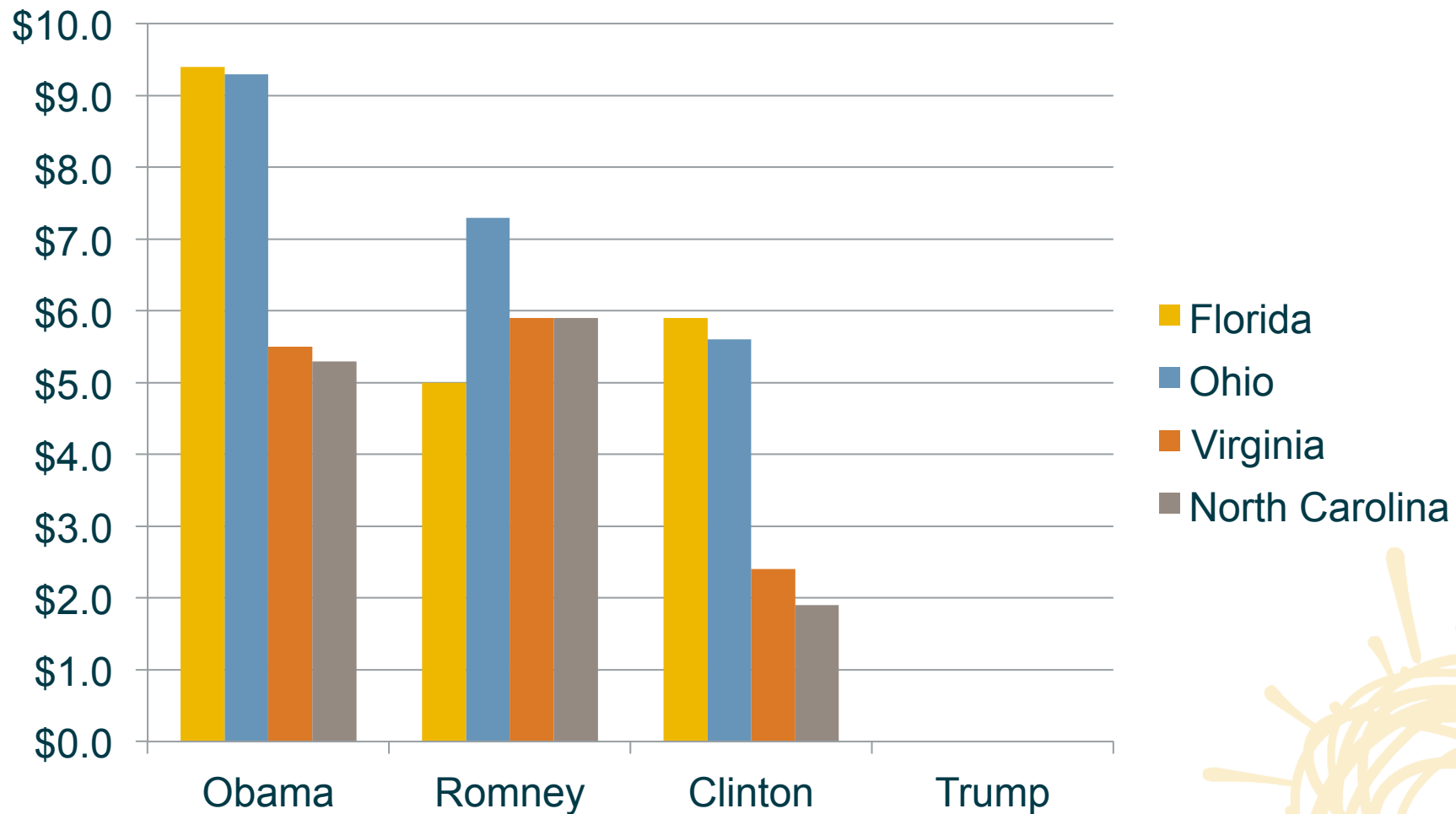
Ohio, North Carolina, and Virginia



**242 + North Carolina (15) + Ohio(18) = 275
Democratic President**

Source: *New York Times*, 270towin.com

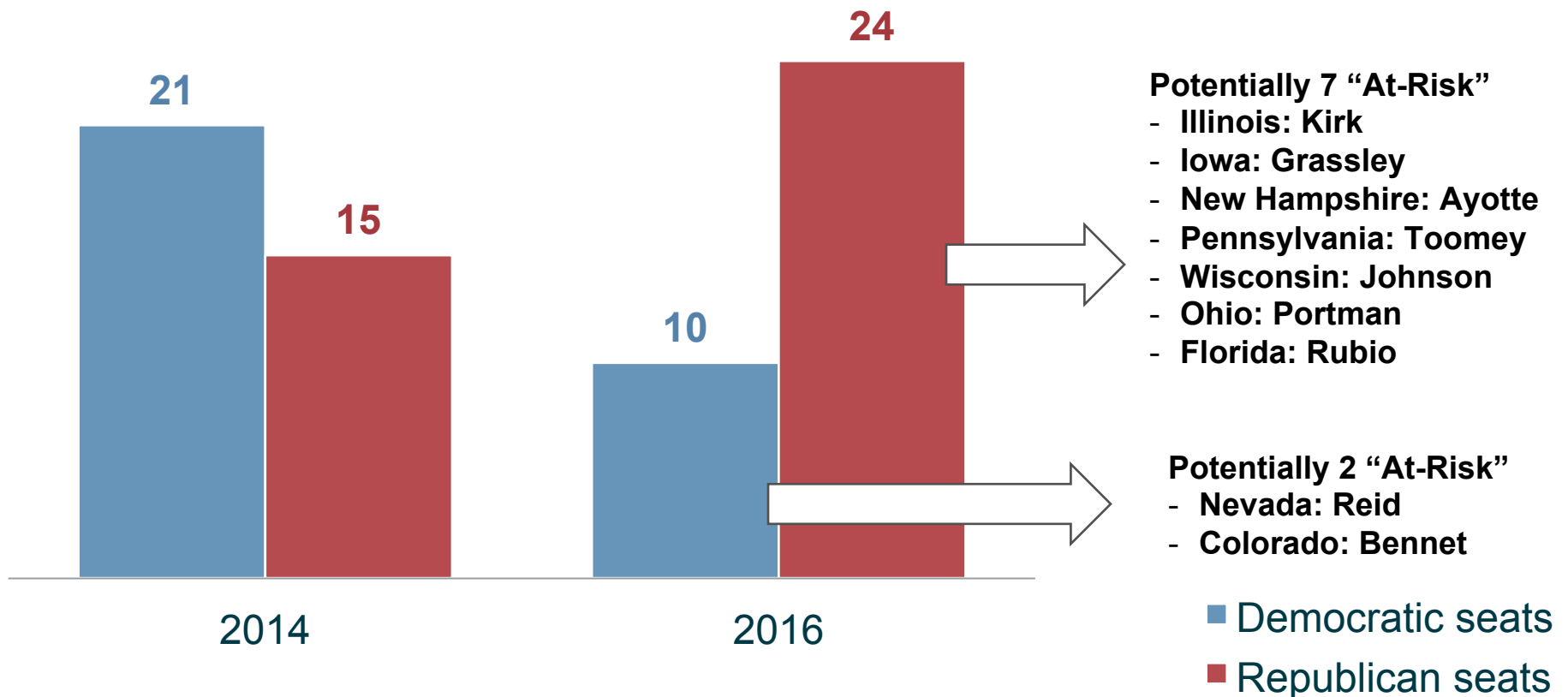
June TV Advertising Spend 2012 & 2016



Sources: Mark Murray, "Clinton, Democrats Dominate 2016 Battleground Airwaves," NBC News, June 19, 2016; Phillip Bump, "Donald Trump's Campaign Manager is Out. Here are the Brutal Numbers That Tell Us Why," Washington Post, June 20, 2016

The 2016 Senate elections are a reversal of 2014

Senate seats in play, by election year



Source: Cook Political Report.

Potential 2017 Outcomes

Republican President
Republican House
Republican Senate

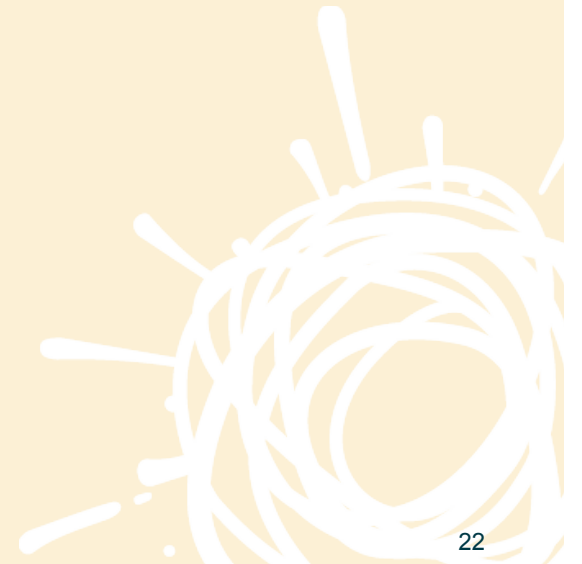
Democratic President
Republican House
Democratic Senate

Republican President
Republican House
Democratic Senate

Democratic President
Republican House
Republican Senate



- The ACA today
- Looking to 2016
- ***After the election***



Potential President Trump ACA alternative

Health care reform to make America great again

- Highlights

- Full repeal of the Affordable Care Act
- Allows insurers to offer policies across state lines
- Tax deduction for health insurance premiums
- Increased use of Health Savings Accounts

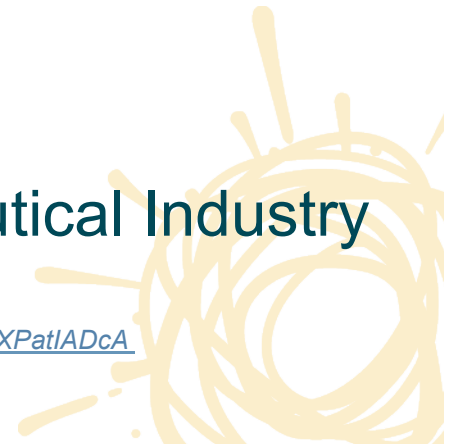
Source: <https://www.donaldjtrump.com/positions/healthcare-reform>

Potential President Clinton ACA Changes

Maintain ACA framework with changes

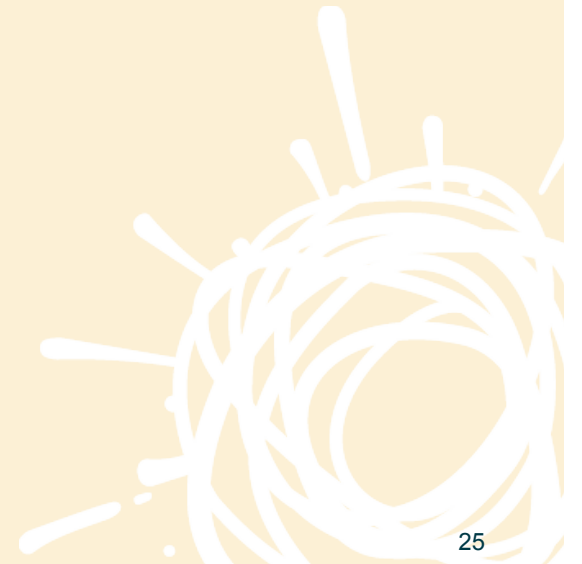
- Repeal Cadillac Tax
- New tax credits for exchange enrollees
 - Focused on lowering deductibles and out of pocket costs
- Expand Medicaid Enrollment
- Eliminate advertising deduction for Pharmaceutical Industry

Source: <http://www.wsj.com/articles/hillary-clinton-supports-repealing-cadillac-tax-on-health-plans-1443567343#:u0kv2XPatIADcA>
<https://www.hillaryclinton.com/issues/health-care/>



Summary

- The ACA continues on
- The race to the White House intensifies
- Expect changes but not an overhaul



Questions?

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Thank you



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