



D I S C U S S I N G

Prospective Reinsurance Program



Monthly health insurance premiums and out-of-pocket deductibles have more than doubled since 2013. Traditional high-risk pools force insurers to price enrollees as if they are sick, even if they are healthy. Creating a prospective reinsurance program would solve this, allowing insurers to price new enrollees as if they are all healthy. This would lower premiums, increase coverage options, and help those with pre-existing conditions by having them pay the same amount as healthy applicants.

Voters support prospective reinsurance programs.

What messages really move them? These messages work best.

- ▶ Prospective reinsurance would **protect those with pre-existing conditions.**
- ▶ This solution **wouldn't change the kinds of plans already available.**
- ▶ Creating a prospective reinsurance program would **help those who are currently paying full price for their health insurance.**
- ▶ This solution would **reduce premium costs.**

Visit thefga.org/prospectivereinsuranceprogram



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	ALL VOTERS	GOP	DEM	IND
Would you be more or less likely to support creating invisible high-risk pools if you knew that it could protect people with pre-existing conditions?				
More Likely	68%	68%	69%	67%
Less Likely	14%	14%	13%	14%
Unsure	18%	17%	18%	19%
Would you be more or less likely to support creating invisible high-risk pools if you knew that it would not change what kind of plans are available, and individuals with serious medical issues would continue to have the same options available to them as healthier enrollees?				
More Likely	60%	66%	57%	59%
Less Likely	15%	13%	18%	15%
Unsure	24%	22%	25%	26%
Would you be more or less likely to support creating invisible high-risk pools if you knew that it could help individuals who are paying full price for health insurance?				
More Likely	59%	65%	55%	58%
Less Likely	17%	16%	17%	17%
Unsure	24%	19%	28%	25%
Some states have successfully created risk sharing programs for health insurance that help reduce premiums for everyone by reimbursing insurers for some of the high costs associated with certain conditions, such as cancer, HIV/AIDS, and congestive heart failure. This program is invisible to patients but lowers the cost of insurance for everyone and entices more people to purchase insurance. Do you support or oppose creating invisible risk sharing programs to lower the cost of health insurance?				
More Likely	55%	61%	49%	57%
Less Likely	16%	16%	17%	16%
Unsure	28%	23%	34%	27%
Would you be more or less likely to support creating invisible high-risk pools if you knew that nearly four in 10 counties only have one insurance provider?				
More Likely	52%	57%	47%	53%
Less Likely	20%	18%	21%	22%
Unsure	27%	25%	32%	24%
Would you be more or less likely to support creating invisible high-risk pools if you knew that it could lead to more people signing up for health insurance?				
More Likely	54%	50%	57%	53%
Less Likely	20%	21%	17%	24%
Unsure	26%	29%	26%	23%
Would you be more or less likely to support creating invisible high-risk pools if you knew that high costs have forced insurers to drop out of many markets?				
More Likely	52%	56%	49%	52%
Less Likely	19%	18%	21%	19%
Unsure	28%	26%	30%	29%
Would you be more or less likely to support creating invisible high-risk pools if you knew that it could help those who have not benefited from recent health care policy changes?				
More Likely	52%	49%	56%	52%
Less Likely	19%	27%	13%	17%
Unsure	29%	24%	31%	31%
Would you be more or less likely to support creating invisible high-risk pools if you knew that premiums have doubled since 2013?				
More Likely	52%	56%	47%	53%
Less Likely	22%	19%	25%	20%
Unsure	26%	24%	27%	27%
Would you be more or less likely to support creating invisible high-risk pools if you knew that nearly 30 million Americans do not have health insurance, and this could help reduce that number by lowering costs?				
More Likely	52%	50%	55%	51%
Less Likely	24%	25%	20%	26%
Unsure	24%	25%	25%	23%

