Stabilize the Off-Exchange Market

THE PROBLEM: A BROKEN INSURANCE MARKET

ObamaCare requires a consolidated risk pool for all consumers in the private insurance market, on and off the ObamaCare exchange.

Nearly four in 10 counties in the country only have one insurance provider. Insurance premiums have more than doubled since 2013. 28 million Americans remain uninsured.

This one-size-fits-all, top-down approach puts higher-cost, subsidized enrollees in the same risk pool as self-paying, healthy enrollees.

THE SOLUTION: SPLIT THE RISK POOLS

Lower costs by allowing insurance companies to:

1. Sell plans on exchange for enrollees with subsidies.
2. Sell plans off exchange in a new risk pool.

By decoupling the two risk pools, insurers would be able to offer insurance to more people—including those who do not receive subsidies—while protecting individuals with pre-existing conditions.
**Stabilize the Off-Exchange Market**

**THE IMPACT: MORE OPTIONS, LOWER COSTS**

- **Reduce the cost of health insurance** for individuals and small businesses.
- **Stabilize** the non-subsidized health insurance market.

**IT’S POPULAR**

**Voters Support Stabilizing the Off-Market Exchange**

<table>
<thead>
<tr>
<th></th>
<th>SUPPORT</th>
<th>OPPOSE</th>
<th>UNSURE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ALL VOTERS</strong></td>
<td>50%</td>
<td>23%</td>
<td>26%</td>
</tr>
<tr>
<td><strong>REPUBLICANS</strong></td>
<td>57%</td>
<td>19%</td>
<td>23%</td>
</tr>
<tr>
<td><strong>DEMOCRATS</strong></td>
<td>41%</td>
<td>25%</td>
<td>34%</td>
</tr>
<tr>
<td><strong>INDEPENDENTS</strong></td>
<td>51%</td>
<td>24%</td>
<td>25%</td>
</tr>
</tbody>
</table>