

Employers React to Possible ACA Repeal



Congress may repeal the Affordable Care Act (ACA). How will employers respond ?

Post-election, most employers expect repeal.



Only **9%** of employers predict that the ACA will **NOT** be repealed.



67% expect that some parts will be repealed and **17%** expect a full repeal (while 6% simply don't know).

How will this impact medical plans?

- **39%** of employers say ACA repeal would **not affect** their decisions about medical plan design.
- However, **34%** would become **more likely** to change their medical plans.
 - Some of these employers may have been avoiding plan design changes to maintain "grandfathered" status.
- Only **16%** would be **less likely** to make changes.



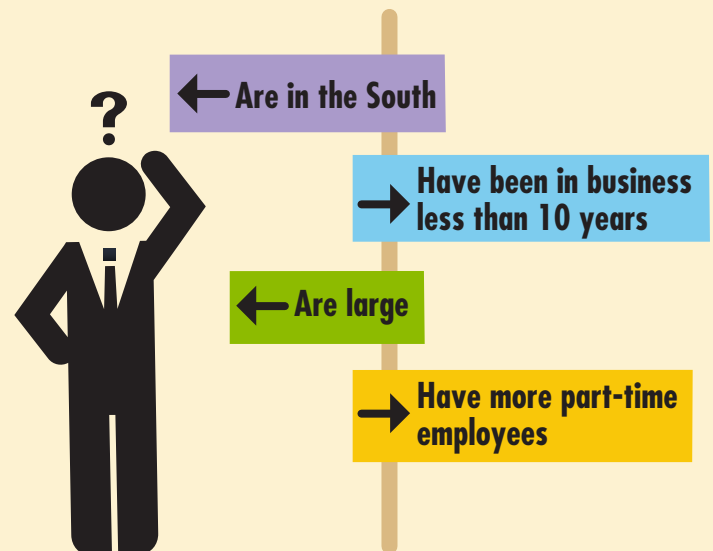
Other benefits may also be affected.



- 9% Don't know
- 26% Little or no impact
- 22% Minor impact
- 27% Moderate impact
- 16% Significant impact

4 in 10 employers say repeal would have a **moderate to significant impact** on decisions about their overall benefits packages.

Those most likely to predict an impact:



Until more details about the ACA repeal or replacement plan become available, it will be difficult to predict the consequences for workplace benefits. Much as during ACA implementation, employers' responses will likely be shaped by the impact of legislative changes on medical insurance costs.

Data is from a LIMRA survey of 1,400 employers conducted in December 2016.