

Section 1332 Innovation Waivers in the New Federal Paradigm

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STATE
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About State Health and Value Strategies

State Health and Value Strategies (SHVS) assists states in their efforts to transform health and healthcare by providing targeted technical assistance to state officials and agencies. The program is a grantee of the Robert Wood Johnson Foundation, led by staff at Princeton University's School of Public and International Affairs. The program connects states with experts and peers to undertake healthcare transformation initiatives. By engaging state officials, the program provides lessons learned, highlights successful strategies, and brings together states with experts in the field. Learn more at www.shvs.org.

Questions? Email Heather Howard at heatherh@Princeton.edu.

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Today's Conversation

- Section 1332 waivers
 - What is the current status of 1332 waivers?
 - How do 1332 waivers fit into the federal coverage system?
 - How are states considering the future of 1332 waivers?

Section 1332 Waiver Basics

- Statutory program to allow states to change some ACA requirements in the individual market / marketplaces.
- Four guardrails that states must meet:

Coverage

At least as many people are covered as without the waiver

Affordability

Coverage is at least as affordable as without the waiver

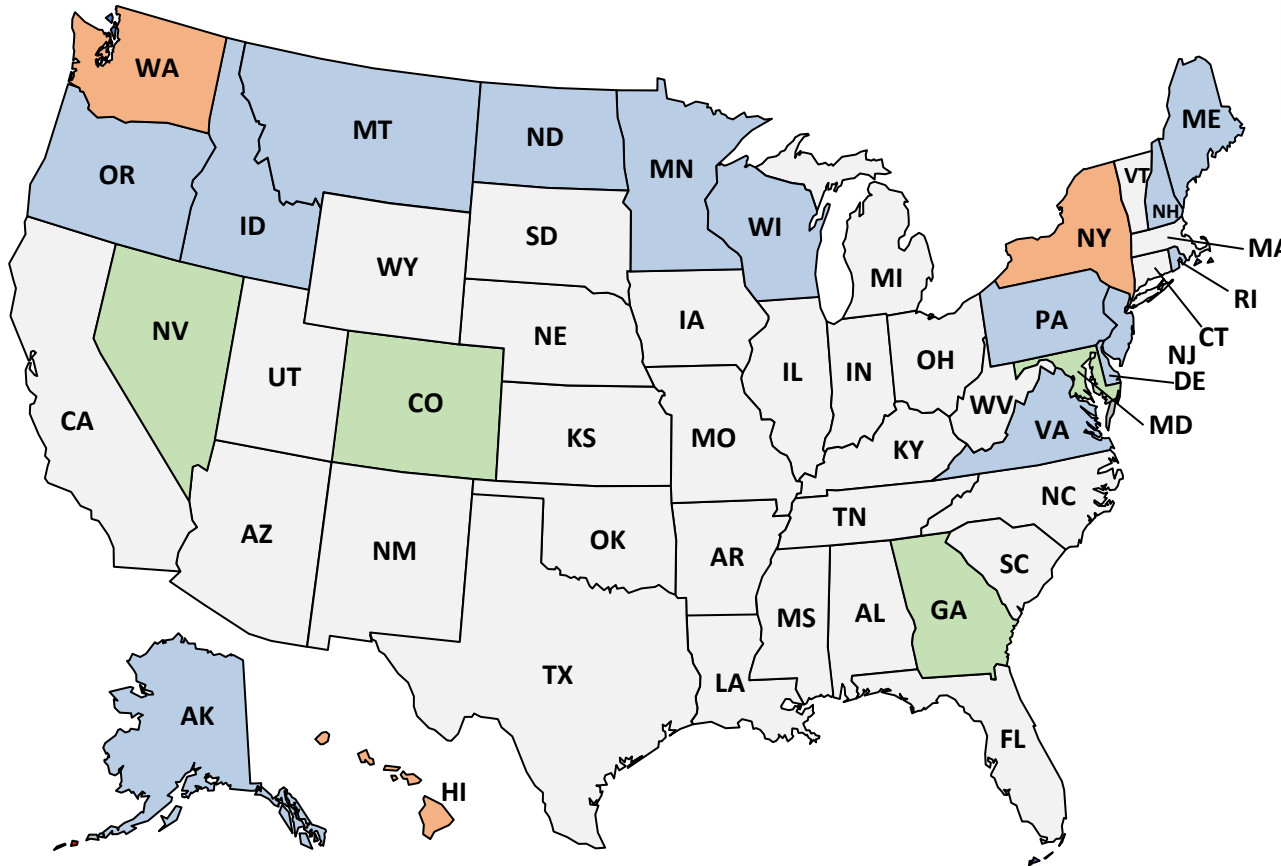
Scope

Coverage is at least as comprehensive as without the waiver

Deficit Neutral

Waiver cannot add to the deficit of the United States

Current Section 1332 Waivers



Washington – Allow purchase of QHPs regardless of immigration status

Nevada – Reinsurance plus mandated premium reduction plans available on marketplace

Colorado – Reinsurance plus mandated premium reduction plans available on marketplace

Hawaii – Replaces SHOP with state employer coverage program

Reinsurance Programs - 19

Reinsurance plus other program - 4

Non-Reinsurance Waiver - 3

New York – Single state program – based on Basic Health Program – up to 250% FPL

Maryland – Reinsurance plus allowed purchase of QHP regardless of immigration status

Georgia – Reinsurance plus transition to state-based marketplace (*suspended*)

Considerations for States

- End of enhanced premium tax credits will mean lower pass-through amounts and cost increases for individuals above 400%
- Proposed rule would lower expected enrollment and pass-through levels
- Changes to guidance could create preferences for certain program designs



Thank You!