

## PPACA Will Increase Costs

- 1) Cost-Shifting: Medicaid expansion to 16 million
- 2) Cost-Shifting: Medicare market basket cuts
- 3) No lifetime or annual limits
- 4) 26-Year-Old “Children” (adverse selection)
- 5) 100% coverage of prevention
- 6) Medical loss ratios (excluding cost-control as “administrative”)
- 7) Minimum benefits package / actuarial valuation requirement
- 8) Weak individual mandate with guaranteed issue
- 9) Comparative effectiveness tax
- 10) Exchange credits for young, health workers