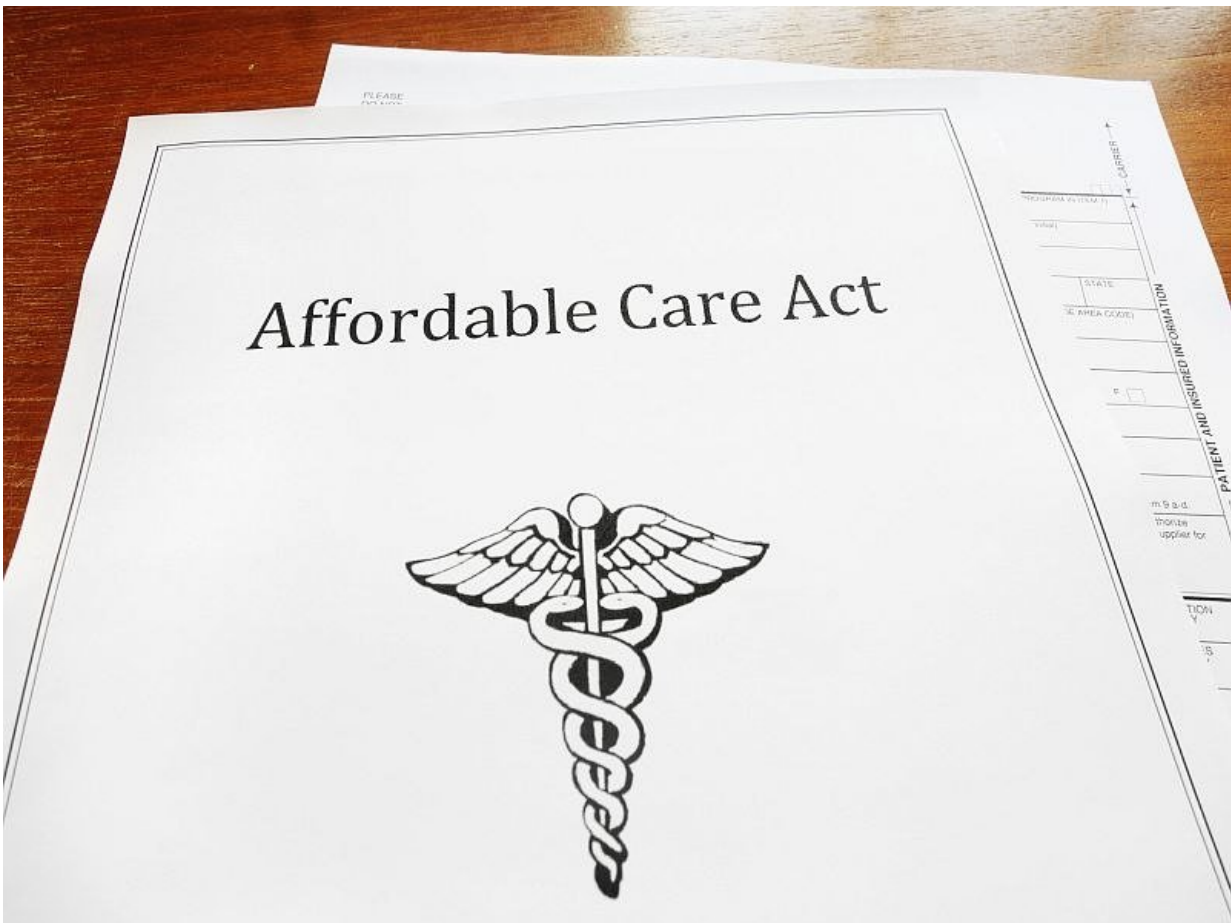


# Making insurers participate in marketplace could cut volatility

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(HealthDay)—Requiring insurers that participate in Medicare or

Medicaid to also participate in Marketplaces in the same geographic area could improve access to insurance, according to a study published in the December issue of *Health Affairs*.

Noting that the five largest U.S. commercial health [insurance](#) companies together enroll 43 percent of the country's insured population, Cathy Schoen, from the New York Academy of Medicine, and Sara R. Collins, Ph.D., from the Commonwealth Fund, both in New York City, examined the public policy implications of membership and financial trends among the big five health insurers.

The researchers note that the five largest insurers have remained profitable since the passage of the Affordable Care Act due to profits in market segments other than the Marketplaces, which have experienced losses. Companies with significant Medicare or Medicaid enrollment still insure beneficiaries in states in which insurers do not participate in Marketplaces. If federal or state governments, or both, required insurers that participate in Medicare or Medicaid to also participate in the Marketplaces in the same geographic area, there would be potential to improve access. These requirements could guarantee more viable and less volatile insurance.

"The interdependence of public programs and private insurers offers the potential to address the instability of individual insurance markets," the authors write.

**More information:** [Abstract/Full Text \(subscription or payment may be required\)](#)

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