

The Affordable Care Act: What to expect in 2017

Open enrollment for 2017 health insurance coverage in the Affordable Care Act exchanges begins on Nov. 1. What changes should Ohioans expect?



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Decreased Marketplace Participation, Increased Premiums, and Subsidies.

In 2017, 11 health insurers will participate in Ohio's health insurance marketplace, down from 17 in 2016. Nineteen counties will have only one insurer offering health plans, and 28 more will have only two. Despite this, Ohio's marketplace will remain more competitive than the marketplace in many other states. The 11 plans remaining in Ohio have proposed an average rate increase of about 13 percent, similar to the average rate increase in Ohio in 2016 and less than the proposed national average rate increase of 22 percent in 2017. As was the case in 2016, more than 80 percent of enrollees in Ohio exchange plans will be eligible to receive premium subsidies covering a significant portion of their out-of-pocket costs. Exact premium prices will be released in October, and open enrollment for 2017 coverage runs from Nov. 1 to Jan. 31.

The Shared Responsibility Penalty. The shared responsibility provision of the ACA, more commonly known as the Individual Mandate, subjects individuals who don't maintain minimum essential healthcare coverage to a tax penalty. The IRS anticipates that the average penalty for tax filers who were uninsured in 2016 will be nearly \$1000. For 2016, the annual penalty is calculated

as \$695 per uninsured adult or 2.5 percent of modified adjusted gross income above the tax filing threshold, whichever is greater, but capped at the national average cost for a Bronze marketplace plan. The penalty will be assessed in early 2017, when 2016 tax returns are filed. For 2017 and beyond, the penalty will be the greater of 2.5 percent of MAGI above the tax filing threshold or an annually adjusted flat fee.

Employer-provided insurance. It's important to note that the majority of Americans have healthcare coverage through their employer and are not directly impacted by the changes to Ohio's marketplace. Annual premiums for employer-sponsored health insurance have been rising at historically moderate levels, an average of 3 percent in 2016 and 4 percent in 2015, reflecting a trend toward workers moving into high-deductible health plans. In 2016, 29 percent of all workers were in such high deductible health plans, up from 20 percent in 2014.

Some Ohioans may have a smaller selection of healthcare coverage options in 2017. Premiums will increase but less drastically than the national average, and the impact will be lessened for individuals eligible for premium subsidies. Ohioans may visit Healthcare.gov to enroll for healthcare coverage.

This article is intended solely to provide broad, general information, not legal advice. Readers should seek advice from a licensed attorney with regard to any specific legal issues. Statements or opinions expressed are those of the author and do not necessarily reflect those of the Columbus Bar Association, its officers, board or staff.

Mentoring essential to maintaining a diverse team

When I graduated from law school at The Ohio State University in the mid-1970s, there were fewer than 50 diverse lawyers in central Ohio. Today that number has grown close to 500, yet there is much to be done. As discussion around diversity and inclusion in the profession continues, it's important to not forget lessons learned, progress made and future opportunities presented.



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attention to make sure diverse and underrepresented attorneys have meaningful opportunities to contribute in the delivery to legal services to clients. Clients expect this and the firm benefits from the quality of services diverse talent offers. A successful mentoring relationship must include feedback and trust.

The legal profession lags most other professions in its struggle to become more diverse and inclusive. Clients expect to see diverse legal teams working on their matters, placing enormous pressure upon law firms to increase the numbers of diverse attorneys in their firm.

At Vorys, Columbus' largest law firm and one of the first Ohio-based firms to hire women and African-American attorneys, we've placed a heavy emphasis on mentoring and team work. We recognize mentoring is necessary for the success of all lawyers and each of us play an essential role. We pay particular

Through feedback, we achieve regular communications setting goals, expectations, performance and opportunities. The mentor and mentee must be able to communicate both problems and accomplishments.

Trust is essential. Conversations need to be held in confidence. The mentee entrusts professional development to the mentor and the mentor takes responsibility for the success of the mentee.

If you want to learn more, please attend the 2016 Chester Professionalism Institute on October 28, 2016. For full agenda information and to register, go to <http://www.cbalaw.org>.

PROGRAMS AROUND THE BAR:

Balancing the Scales

On Oct. 12, the Columbus Bar will present a continuing education program based on the film "Balancing the Scales: Women in the Law." The seminar will be presented by the film's creator, attorney Sharon Rowen, and the film will be shown in full.

Spending 20 years interviewing women lawyers, Rowen presents the life stories of working women across the United States.

Interviews with prominent attorneys like civil rights advocate Gloria Allred and Supreme Court Justice Ruth Bader Ginsburg discuss discrimination, work life balance and what the future might look like.

All are welcome to attend, and a complete agenda and registration information are available at www.cbalaw.org or by calling 614-221-4112.

Preferred judicial candidates selected by local attorneys

The Columbus Bar Association's annual Judicial Preference Poll closed for voting on Sept. 22, and the results are now available. Poll results are not intended as an endorsement for candidates but as a service to help voters make an informed decision when voting for judicial candidates.

Polling ballots were sent to attorneys in Franklin County. Respondents were asked to indicate the Franklin County Common Pleas Court candidate they preferred. Of the nine judicial races being decided on Nov. 8 in Franklin County, five are contested.

The Columbus Bar conducts two polls each year in an effort to provide merit-based, non-partisan information to voters about the elected judiciary. The preference poll of judicial candidates is conducted each fall. A performance poll of sitting judges is conducted each spring. Additionally, the Columbus Bar's Judicial Screening Committee interviews and rates judicial candidates running for office in the current election year on a voluntary basis. All information is available to the public on JudgeTheCandidates.org.

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