

Jeff Wu Joins the September NVHPF

On September 25, 2025, the Northern Virginia Health Policy Forum welcomed back Jeff Wu, Deputy Director for Policy at the Centers for Medicare & Medicaid Services' Center for Consumer Information and Insurance Oversight (CCIIO). Returning to NVHPF just over a year after his previous appearance, Wu said that he values the opportunity NVHPF presents for CMS officials to engage with stakeholders, exchange perspectives, and respond to questions.

The session was hosted by Brittany La Couture, Vice President of Health Policy at Applied Policy. A former CMS health insurance specialist and technical advisor, La Couture asked Wu to describe his shift from private law practice to federal service. Wu replied that what he once envisioned would be a "stint in public service" became a 16-year career, sustained by the "once-in-a-career" opportunity to implement health insurance exchanges under the Affordable Care Act (ACA), a deepening commitment to the mission, and an appreciation for his colleagues.

UPDATE ON ACA EXCHANGES

Wu and La Couture discussed the state of the ACA exchanges, which Wu said collectively dominate the individual insurance market. While still smaller than employer-sponsored coverage or public programs such as Medicare and Medicaid, the exchanges now cover more than 20 million people. By providing coverage for individuals between jobs, the self-employed, or those not served by other programs, Wu said the exchanges have become an economic "game changer." He observed that overseeing these markets remains complex, particularly with open enrollment approaching and enhanced federal subsidies set to expire.

Wu outlined three areas of focus for CCIIO in its oversight of the exchanges:

- Agent and broker fraud: addressing schemes in which consumers are unknowingly enrolled in plans by intermediaries seeking commissions.
- Transparency: improving billing clarity, price disclosure, and the accuracy of provider directories.
- Individual Coverage Health Reimbursement Arrangements (IHRAs): expanding use of employer-funded accounts that allow workers to purchase coverage on the exchanges, a model Wu believes could reduce job lock and strengthen the individual market over time.

NO SURPRISES ACT

The discussion turned to the No Surprises Act, which Wu described as the most significant statutory change to commercial insurance since the ACA. By prohibiting balance billing in most emergency and in-network settings, the law is estimated to prevent more than a million surprise bills each month. CMS has also created an arbitration process to resolve disputes



between insurers and out-of-network providers—an effort that has drawn far more claims than expected.

Beyond protecting patients from unexpected charges, the law is driving broader transparency initiatives, including:

- More accurate provider directories to reduce confusion about in-network status.
- Advance explanations of benefits (EOBs) to give patients cost estimates before care.
- Clearer pricing and billing standards to improve understanding of financial responsibility.

PRIOR AUTHORIZATION REFORM

Wu also addressed the growing debate over prior authorization, noting that it has become a major point of contention for providers and patients alike. He highlighted the [June announcement](#) by HHS and CMS to secure industry commitments by major insurers to streamline the process by reducing the number of services subject to prior authorization, offering more real-time decisions, and ensuring clinical review of denials. CMS is working with payers to build standardized data exchange systems that could make these improvements sustainable.

LOOKING AHEAD

Looking ahead, Wu pointed to the role of artificial intelligence and other advanced technologies in easing administrative burdens. Early applications include automated clinical documentation, scheduling, and fraud detection. Wu suggested that in the longer-term AI could support real-time adjudication of prior authorization requests and more seamless data sharing between payers and providers.

Wu concluded by emphasizing his long-term optimism for the individual market, noting its importance as a stable source of coverage even amid political shifts. He highlighted that access to affordable insurance is essential to both health and financial security.

Wu underscored CMS's ongoing commitment to promoting transparency, keeping systems user-friendly, and making coverage broadly available, emphasizing the dedication of colleagues across CMS and the Department of Health and Human Services who work to implement these programs on behalf of the public.

Applied Policy®, a leading health policy regulatory and reimbursement consulting firm based in Alexandria, Virginia, proudly sponsors the Northern Virginia Health Policy Forum. The Forum brings together key thought leaders, government officials, and industry experts to discuss critical trends in American healthcare.

This extract was prepared by Applied Policy®.