

Fact Sheet on Establishing the Web Portal Called For in the Affordable Care Act

Background

One of the most important goals of the Affordable Care Act (ACA) is to give Americans more control over their own health care and ensure all Americans have the information they need to make the choices that are best for them. The Administration has been working hard since the ACA was enacted on March 23, 2010 to meet the deadlines set out in the legislation.

In addition to giving all Americans access to affordable insurance beginning in 2014 and taking interim steps to make insurance more available to those with the greatest need for coverage, the ACA currently includes a provision to make it easier to get information about available health insurance options. This provision establishes a website to help individuals and small businesses identify insurance options in their state.

The web portal, herein called the Options Finder, helps consumers navigate their options in the individual and small business private market and helps them determine if they may be eligible for a variety of public programs, including existing state high risk pools, new high risk pools, Medicaid, Medicare and the Children's Health Insurance Program (CHIP).

In addition to information on health insurance options, the new website provides information on the small business tax credits available for 2010 and beyond. It also provides information on the Early Retiree Reinsurance Program including instructions on how businesses that provide coverage to non-Medicare retirees age 55 and older can enroll to receive reinsurance payments to stabilize coverage for this at-risk population. It includes a consumer education component to help people better understand insurance terms, their choices, and the operation of insurance in the current marketplace.

The website guides Americans through a comprehensive landscape of insurance options across the private and public sectors. By helping people identify coverage that is best suited to them, it gives Americans more control over their own care and provides tools that enable more people to obtain health insurance between now and 2014.

How It Works

Because of the short time frame between passage of the ACA and the requirement that the website be available on July 1, the Options Finder was launched in phases.

The first phase was introduced on July 1, 2010 as required in the law. It provided summary level information on available coverage options by state and zip code in the private market and information about public programs with links to more detailed information. It was followed by a second phase on October 2010 that had more detailed pricing and benefit information for plans sold in the individual/family market.

Before the October launch, detailed pricing and benefit information did not exist in a central, easily accessible format. The Interim Final Rule (IFR) published to the Federal Register on Wednesday, May 5, 2010 provides guidance on what information is collected, as well as when and how. This guidance can be found at <http://cciio.cms.gov/resources/files/webportal.html>.

As more information becomes available and the ACA is further implemented, the features on the website will continue to evolve, and more sophisticated and advanced functions will be added.

In addition to its educational content and information on small business tax credits and the early retiree reinsurance program, the Options Finder provides the following information to enable consumers to evaluate their choices in the private market:

- Plan names and types (e.g. HMO, PPO)
- Cost-sharing per service, deductibles, and premiums
- Summary of services and benefits provided
- List of network providers
- Formulary if available
- Links to plan website
- Consumer contact information to get more information and enroll
- Ability to compare plans

For Medicare program, consumers are referred to existing Medicare websites and call centers.

Consumers are able to get the following information for the Medicaid and CHIP programs in their states:

- Eligibility information to determine if they or a family member may be eligible to enroll in these programs
- Summary of services available in these programs in their states through core programs as well as waiver programs
- Links and contact information to get more detailed benefit information, determine eligibility on an individual basis, and enroll

Consumers may also find the following information on high risk pools in their states:

- Name and contact information for high risk pools for individual determinations of eligibility and enrollment
- Eligibility criteria for enrolling
- Coverage limitations
- General premium description