

Health Insurance Marketplaces

Overview and Implementation

Jim Kerr, CCIO Deputy Director
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Overview

- Background
- Accomplishments
- Marketplace Models and State Status
- Key Marketplace Implementation Dates in 2013

Background

- Our goal in implementing the Health Insurance Marketplaces is to ensure Americans have quality, affordable health insurance.
- Health Insurance Marketplaces will:
 - **increase access to coverage** by providing a single point of access for consumers to receive eligibility determinations for enrollment in the Marketplaces and for insurance affordability programs
 - **increase competition among issuers** by permitting consumers and employers to easily compare qualified health plans that meet minimum quality and other standards
- Coverage through the Marketplaces will begin in every State on January 1, 2014
- A number of activities have been and will continue to be accomplished to achieve this goal.

Accomplishments

- >90% of regulations are completed
- Information technology for:
 - Plans
 - Data Services Hub
 - Consumers
- State landscape on Marketplaces is set.
- Stakeholder Engagement and Consumer Outreach is underway.

Marketplace Models

State-based Marketplace

State operates all Marketplace activities; however, State may use Federal government services for the following activities:

- Premium tax credit and cost sharing reduction determination
- Exemptions
- Risk adjustment program
- Reinsurance program

State Partnership Marketplace

State operates activities for:

- Plan Management
- Consumer assistance
- Both

State may elect to perform or can use Federal government services for the following activities:

- Reinsurance program
- Medicaid and CHIP eligibility: assessment or determination*

Federally-facilitated Marketplace

HHS operates; however, State may elect to perform or can use Federal government services for:

- Reinsurance program
- Medicaid and CHIP eligibility: assessment or determination*

*Coordinate with Medicaid and CHIP Services (CMCS) on decisions and protocols

State Status

Federally Facilitated Marketplace		Conditionally Approved Partnership Marketplaces	Conditionally Approved State Based Marketplace
Alabama	Ohio	Arkansas	California
Alaska	Oklahoma	Delaware	Colorado
Arizona	Pennsylvania	Illinois	Connecticut
Florida	South Carolina	Iowa	DC
Georgia	South Dakota	Michigan	Hawaii
Indiana	Tennessee	New Hampshire	Idaho
Kansas	Texas	West Virginia	Kentucky
Louisiana	Virginia		Maryland
Maine	Wisconsin		Massachusetts
Mississippi	Wyoming		Minnesota
Missouri			Nevada
Montana			New Mexico
Nebraska			New York
New Jersey			Oregon
North Carolina			Rhode Island
North Dakota			Utah
			Vermont
			Washington
Total: 26		Total: 7	Total: 18

Key Marketplace Implementation Dates for 2013

- February 2013 – Rules finalized
- March 28 – Health plans begin to apply
- April 2013 – Single Streamlined Application finalized
- June 2013 – Call Center Launch
- July 2013 – Training for consumer assistance begins
- August 2013 – Web portal loaded and tested
- October 2013 – Open Enrollment begins