The material in this presentation should not be viewed as having any independent legal effect, or relied upon as an interpretation or modification of the related proposed rule or statute. Not all issues or exceptions are fully addressed.
Objectives

• Discuss importance of market research as critical input to Exchange establishment
  – Discuss current States research areas and gaps in analyses
  – Highlight questions every State should be able to answer

• Discuss next steps for future State discussions and information sharing
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September 19-20, 2011
State Market Research Areas

Coverage
- Profile of current sources of coverage
- Segmentation of current uninsured and underinsured
- Projected Exchange market size
- Analysis of potential churn issues

Cost
- Assessment of premiums by market

Competition
- Issuer market share by market
- Analysis of health insurance plan designs

Provider Access
- Projected health care utilization
- Review of previous population surveys

Quality & Innovation
- Health plan quality assessment

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September 19-20, 2011
### State Research Gaps

<table>
<thead>
<tr>
<th>Topic</th>
<th>Number of States</th>
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<tbody>
<tr>
<td>Current Sources of Coverage</td>
<td>37</td>
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<tr>
<td>Projected Exchange Market Size</td>
<td>24</td>
</tr>
<tr>
<td>Issuer Landscape / Market</td>
<td>9</td>
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<tr>
<td>Assessment of Premiums</td>
<td>8</td>
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<tr>
<td>Potential Churn Issues</td>
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<td>Insurance Plan Designs</td>
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<tr>
<td>Provider Access</td>
<td>2</td>
</tr>
<tr>
<td>Quality and/or Innovation</td>
<td>1</td>
</tr>
</tbody>
</table>

**Source:** State reporting to CCIIO Project Officers.

- 41 States and DC are doing market research
- Majority of research on sources of coverage
- Few States have done research on competition and cost
- Little research on provider access, quality or market innovation

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Competition: Questions Every State Should Be Able To Answer

• Which issuers are in the individual and small group markets? What are their service areas?
• What individual and small group issuers will likely participate in the Exchange?
• Who else might enter local markets (e.g., national issuers, Medicaid MCOs, integrated provider networks, CO-OPs)?
• What are the barriers to entry for the individual and small group markets?

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September 19-20, 2011
Market Research Handout

- Questions every State should be able to answer on:
  - Competition
  - Coverage
  - Cost
  - Provider Access
  - Quality & Innovation

- Handout exercise
  - Check each box for each question your State can already answer
  - Count number of boxes checked
Next Steps

• Upcoming Market Research Webinars
  – CCIIO will facilitate monthly calls organized by market research areas
  – Save the date:
    • October 24th (Monday): Issuer Competition
    • November 14th (Monday): Coverage
    • TBD: Cost, Provider Access, Quality, and Market Innovation

• Other suggestions for information sharing?
• Questions?

Contact: Doug.Saunders@cms.hhs.gov, Benjamin.Lum1@cms.hhs.gov