

Health Insurance Exchange Community Forums

August 30, 2010

Community Forum Goals

- Build shared understanding about Exchanges.
- Seek and collect input from wide range of stakeholders on best way to structure the Exchange(s).
- Develop a “Stakeholder Perspective” document that can inform the efforts of the general assembly and new governor during the 2011 session and moving forward.

State Decisions – 5 Key Areas

1. What are the goals for the Exchange(s) in Colorado?
2. How will the Exchange influence the insurance market in Colorado?
Role in market, risk management and adverse selection, certification, participation, competition, etc.
3. How will the Exchange help consumers and small businesses understand, compare and purchase insurance?
 - Comparability, quality and price ratings, relationship with businesses, subsidies, public program gateway

State Decisions – 5 Key Areas

4. How will the Exchange support compliance with federal and state regulations and requirements?
 - Transparency and disclosure, plan availability, regulation, etc.
5. What is the best governance and sustainability structure?

Early Themes

This is a starting point for discussions at the Forums, and not meant to be used or taken as a final document.

A successful Health Insurance Exchange in Colorado will:

- Maximize consumer and small business participation in the exchange and minimize adverse selection of participants in plans offered in the exchange
- Support consumers to understand their options and make informed choices about their health insurance coverage
- Set plan qualification standards that ensure high value and effectively balance benefit availability and price, allowing for a public health plan to participate if it meets the qualification standards

Early Themes

- Promote consumer health with both benefit design and incentives for healthy choices
- Maximize continuity of coverage for consumers to enable consumers to stay with their health plan of choice over time and ensure easy transitions for consumers moving between public coverage and subsidized private coverage sold through the exchange(s)
- Ensure provider availability for consumers who participate in plans sold through the exchange
- Include robust data collection mechanisms to ensure public investments can be tracked and identify areas for improvement or issues that need to be addressed in the ongoing management of the exchange(s).

Today: Goal

How will a successful Health Insurance Exchange

- Inform choice for individual and small business consumers
- Provide assistance to individual and small business consumers to select, enroll and manage participation in their health plan
- Screen individuals for public subsidies and public coverage programs?

Next Meeting

- How will the Exchange support compliance with federal and state regulations and requirements?
 - Transparency and disclosure, plan availability, regulation, etc.
- Monday, September 13; 3:00 – 5:00

Contact Information

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