HAA
Principles for Colorado Health Insurance Exchange
September 13, 2010

OVERARCHING PRINCIPLES

I. The Exchange should operate solely in the interests of consumers and employer groups participating in the Exchange.
II. The Exchange should contain overall costs for consumers and employers, ensure access and improve health.
III. The Exchange should be designed to maximize transparency, independence, and accountability.
IV. The Exchange should maximize economies of scale
V. The Exchange should encourage risk pooling while avoiding adverse selection.

STRUCTURE AND GOVERNANCE

- Colorado should have one, statewide health insurance exchange
- The governance structure should be designed to maximize public accountability, efficiency, transparency and independence.
- The board of directors should have majority consumer representation
- In order to avoid real or perceived conflicts of interest, health plans and insurance brokers should not serve on the board of directors or be involved with decision making regarding operation of the Exchange.
- The governing body must provide defined and meaningful processes for stakeholder input.

INCREASE ACCESS, CONTAIN COSTS AND IMPROVE QUALITY

- The small group and individual markets should be served through one exchange.
- The Exchange should be easy to access and navigate by individuals and businesses.
- An insurer that is only licensed to sell health plans in some areas of the state should nonetheless be allowed to sell coverage through the statewide Exchange, so long as the coverage is available in all of the regions in which it is licensed.
- Rules for cost, price, networks, access to benefits, enrollment processes, grievances and appeals should be the same inside and outside of the Exchange.
- Health plans should meet minimum standards for participation in the exchange and the exchange should have the authority to levy sanctions on plans not compliant with the rules of operation.
- There must be meaningful choice without complexity. Choice should not be a vehicle for gaming the marketplace.
- Information should be linguistically and culturally appropriate.
- The Exchange should be designed to maximize continuity of care.

PROTECT VULNERABLE POPULATIONS

The Exchange should provide coverage, maximize ease of access and operate in a consumer-friendly way to meet the needs of vulnerable populations.

Health Advocate Alliance (HAA) Groups in Support of Exchange Principles

The ARC of Colorado
The Arc of Arapahoe & Douglas
The Bell Policy Center
Chronic Care Collaborative
Colorado Academy of Family Physicians
Colorado Center on Law and Policy
Colorado Children's Campaign
Colorado Consumer Health Initiative
Colorado Cross Disability Coalition
Colorado Nurses Association
Colorado Progressive Coalition
Family Voices Colorado
Health Care for All Colorado
The Legal Center for People with Disabilities and Older People
MS Society, Colorado Chapter
Barbara Yondorf

Contact:
Elisabeth Arenales, Esq.
Health Care Program Director
Colorado Center on Law and Policy
789 Sherman Street, Suite 300, Denver CO 80203
earenales@cclponline.org