Myung Oak Kim

Outreach and Communications Manager

SB11-200: The Colorado Health Benefit Exchange Act of 2011

- Passed in May 2011
- Establishes framework for the state Exchange
- Governed by a Board of Directors
- Legislative Implementation Review Committee
- Mission is to increase access, affordability and choice for individuals and small employers purchasing health insurance

What is a Health Benefit Exchange?

An online marketplace for individuals and small employers to:

Compare information regarding cost and quality

Shop features of plans containing the same base benefits

Determine eligibility for up-front financial assistance (premium subsidies)

Call or sit down with someone for help

Enroll in a plan

Key Features

- Exchange will be a new gateway to the marketplace (**one-stop shopping**)
- Separate Individual and Small Employer marketplaces
- Coloradans can still buy outside the Exchange and through brokers
- Plans cost same outside the Exchange
- Only the Exchange will provide premium subsidies
- This is **not** a new government healthcare system
- Exchange will establish new **navigator** program

Qualified Health Plans

Plans sold in the Exchange will be pre-certified and organized in tiers:

Platinum: Plan covers 90% of average medical costs; consumer pays 10%

Gold: 80% -- 20%

Silver: 70% -- 30%

Bronze: 60% -- 40%

Premium Subsidies

Exchange will make financial help available to reduce the cost of premiums

- Individuals and families earning up to 4x poverty level
- Subsidy applied up-front
- Subsidy is higher for older Coloradans
- Available to small businesses and non-profits with 25 or fewer employees earning on average less than $50,000, sliding scale up to 50% of premium

More about Premium Subsidies

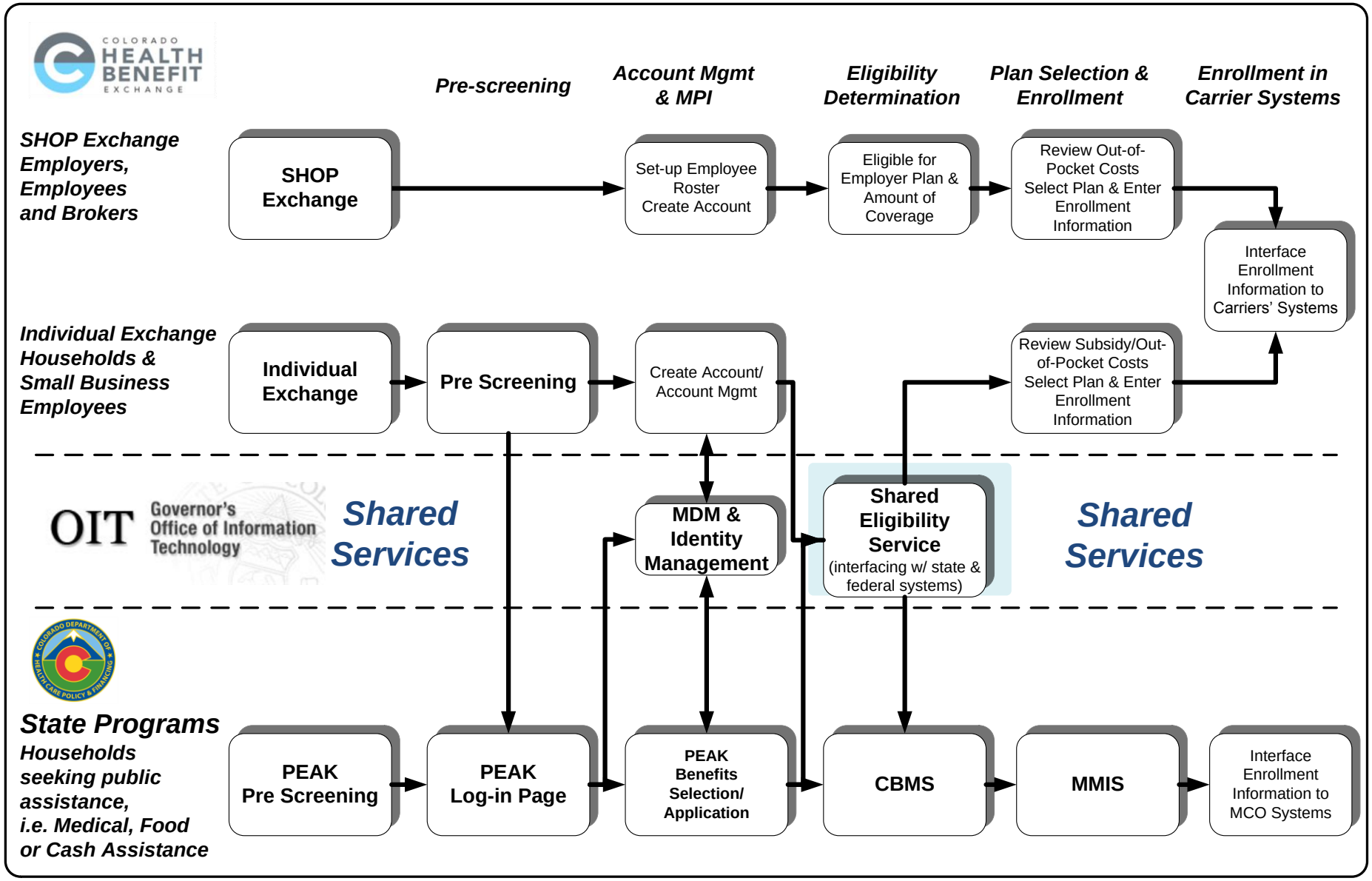
Who qualifies?

- Individual earning $14,858 to $44,680/ year
- Couple earning $20,123 to $60,520/ year
- Family of 4 earning $30,657 to $92,200/ year

- Older Coloradans (ages 55 to 64) will pay the same premium for a plan as younger American if income is equal
- Young Coloradans can purchase high deductible plans
- Native Americans receive additional benefits

Interoperability with Medicaid/CHP

- Supreme Court ruling created new questions about Medicaid expansion
- Current plan is for COHBE, HCPF and OIT to jointly own, fund and govern a new Shared Eligibility Service that will determine preliminary eligibility for family medical Medicaid, CHP and Exchange subsidies
- Coloradans who go to PEAK or to Exchange will have preliminary eligibility determined by the Shared Eligibility Service
- Client information will be shared between Exchange and CBMS systems


COLORADO HEALTH BENEFIT EXCHANGE
Pre-screening
Account Mgmt & MPI
Eligibility Determination
Plan Selection & Enrollment
Enrollment in Carrier Systems
SHOP Exchange Employers, Employees and Brokers
SHOP Exchange
Set-up Employee Roster Create Account
Eligible for Employer Plan & Amount of Coverage
Review Out-of-Pocket Costs Select Plan & Enter Enrollment Information
Interface Enrollment Information to Carriers' Systems
Individual Exchange Households & Small Business Employees
Individual Exchange
Pre Screening
Create Account/ Account Mgmt
Review Subsidy/Out-of-Pocket Costs Select Plan & Enter Enrollment Information
OIT Governor's Office of Information Technology
Shared Services
MDM & Identity Management
Shared Eligibility Service (interfacing w/ state & federal systems)
Shared Services
State Programs
Households seeking public assistance, i.e. Medical, Food or Cash Assistance
PEAK Pre Screening
PEAK Log-in Page
PEAK Benefits Selection/ Application
CBMS
MMIS
Interface Enrollment Information to MCO Systems

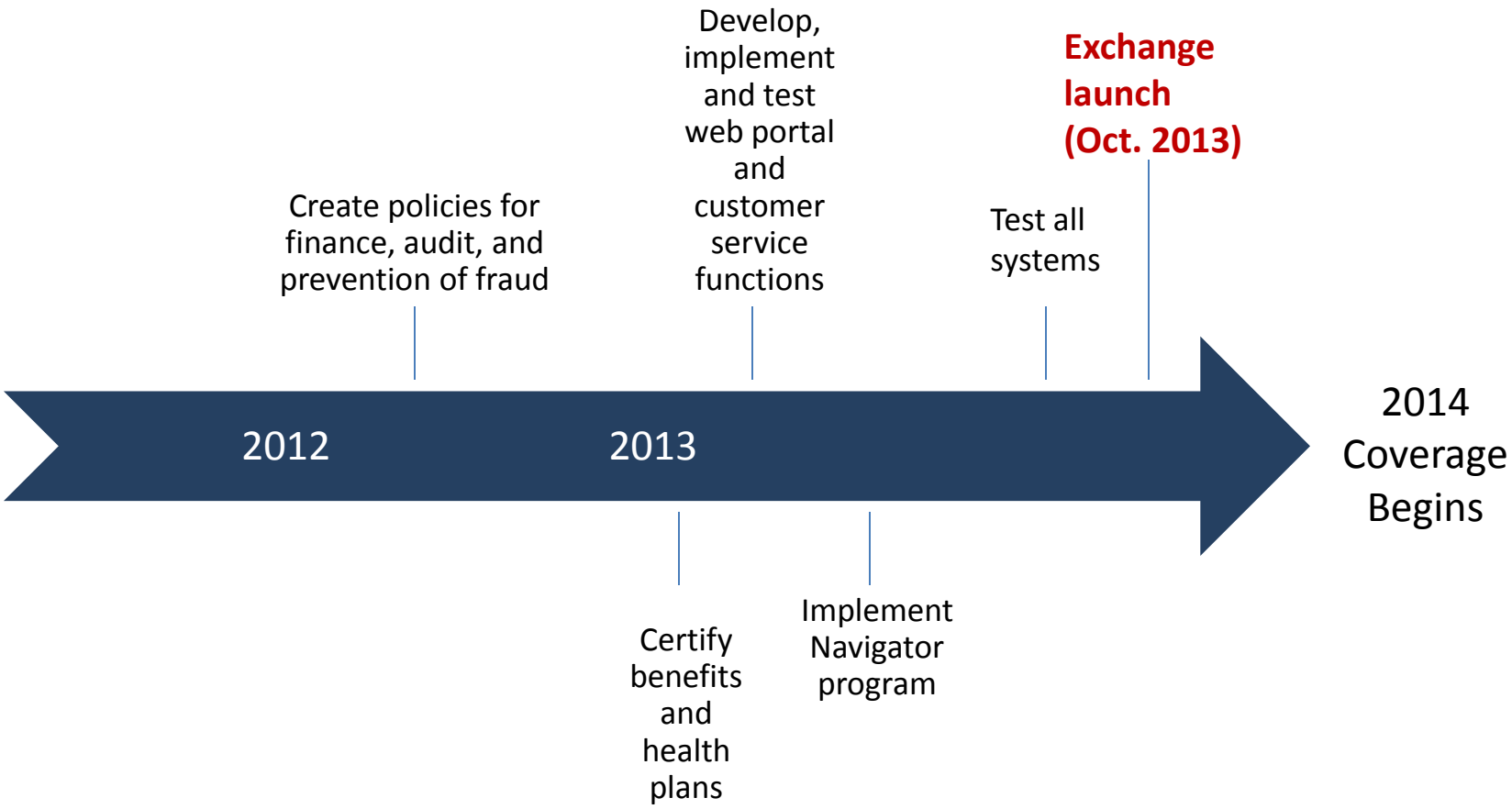
Role of Community/County sites

- COHBE will partner with organizations that serve our target populations
- Navigator network must be planned and implemented
- Public education and outreach campaign will be coordinated with counties and community groups
- Training and support will be available to counties and community organizations that assist Coloradans with accessing insurance and public programs

Statewide Participation

- Open Board meetings
- Outreach initiatives
  - Meetings
  - weekly email updates
- Advisory Groups
  - Health Plan
  - SHOP
  - Individual Experience
  - Outreach and Communications

2012-2014 Exchange Timeline



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