

Reading the Road Signs

*Connect for Health Colorado
and the Vehicles for Change*

Colorado Health Insurance Exchange Oversight Committee

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coloradohealthinstitute.org



Two Questions Posed to CHI

- How can the exchange be improved?
- How could changes be made under a 1332 waiver?

Improvement can be defined as:

- Operational
- Financial
- Affordability and Access

Two Roads



Strategies for Sustainability

- Assess fees
- Diversify the risk pool
- Allow Medicaid enrollees to use the exchange
- Diversify offerings
- Leverage partnership with Medicaid
- Lease out infrastructure
- Permit advertising

Critical Success Factors

Sustainability

- Robust risk pool
- Degree of financial support from Medicaid
- Decreased technology costs
- Evaluation of coverage guides and call center
- Revenue streams beyond fees
- SHOP soul searching

Strategies to Exit

- Contract some functions to private entities
- Privatize the marketplace
- Transition to the federal marketplace
- Do away with the marketplace altogether
- Other broad insurance market reforms

Critical Success Factors

Exit Strategy

- Transition plan for current enrollees
- Understanding implications of the federal option
- Repurposing of the infrastructure
- Assessment of impact on competition and transparency

1332 Waivers

A.K.A.

Innovation

Waivers



GAME
CHANGER
AHEAD

1332 Waivers

Highly Flexible for States

- Benefits, subsidies, tax credits
 - Individual mandate
 - Employer mandate
 - Insurance marketplaces
 - Qualified health plan provisions
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- *Remember:* Coverage must reach as many people and be as comprehensive and affordable as under the ACA without increasing the federal deficit.

1332 Waivers

Where to Start

WHAT'S
THE PROBLEM?



Waiver Idea #1

The Issue

Diversify the risk pool.

Possible Waiver

Pursue high deductible,
lower-premium plans combined
with Health Savings Accounts.

Waiver Idea #2

The Issue

Implement new approaches to serve the business community.

Possible Waiver

- Revise or remove the employer mandate
 - Eliminate or revamp the SHOP
- Offer new incentives for businesses to cover employees

Waiver Idea #3

The Issue

People have trouble moving between Medicaid and private insurance.

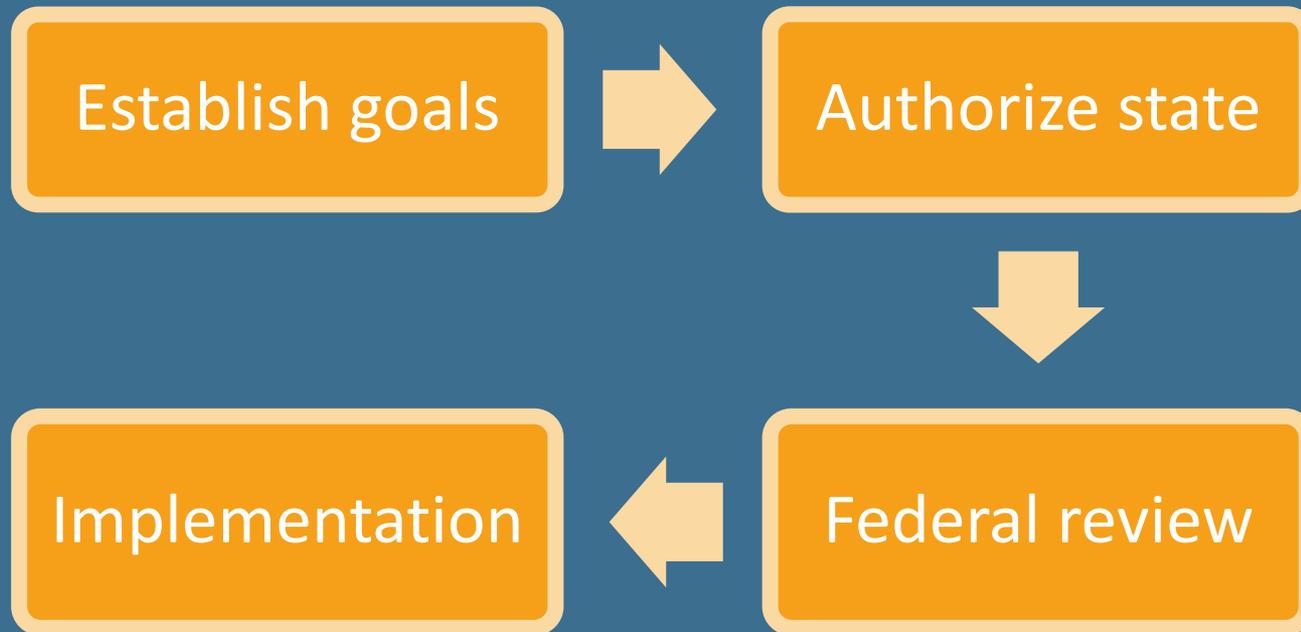
Possible Waiver

Ensure Coloradans can move easily between Medicaid and marketplace coverage.

Could refine subsidies, premiums, eligibility and how income is counted.

A Means to an End

- A 1332 waiver is a not the end goal itself.





Jeff Bontrager 720.382.7075

bontragerj@coloradohealthinstitute.org

coloradohealthinstitute.org



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