

**QUESTIONS SUBMITTED BY MEMBERS OF THE LEGISLATIVE HEALTH BENEFIT EXCHANGE
IMPLEMENTATION REVIEW COMMITTEE FOR APRIL 29, 2015 MEETING**

For Richard Cauchi of the National Conference of State Legislatures

From Senator Aguilar

- (1) Are there are policies that other states have taken that have increased use of the exchange? Or any policies that are thought to increase parity between plans in and outside the exchange?
- (2) An insurer mentioned that some insurers are encouraging people who don't need a subsidy to purchase their insurance outside the exchange (or if they only qualify for a small subsidy) - Has this been seen in other states? What are the impacts on exchange plans?
- (3) I am also hearing that some providers are not accepting patients who purchased their plans with a subsidy out of fear that the patient will not pay the premium and they will be at financial risk. Has this been noted in other states? If so, are there any measurable impact on patients?
- (4) Finally, it was also mentioned that certain hospitals are encouraging patients with critical illness and long term hospitalization to buy insurance and helping them with the purchase and co-payments. Has Mr. Cauchi heard of this occurring?

From Senator Martinez Humenik

- (1) Would it be possible, given the myriad of issues, to have Medicaid coverage sign ups be hosted on a separate website that would not interface with the regular exchange website?