



State Option for Health Care Coverage

Division of Insurance / Dept. of Health Care Policy & Financing

Stakeholder Presentation of Concepts/ Ideas

Note:

- Please make sure you review legislation to understand intent/parameters: [Proposal For Affordable Health Coverage Option](#)
- No more than 10 slides
- Can provide longer documents and these will be posted on the [website](#)

Overview/ Pitch

- Proposers
- Name of proposal
- 2-3 sentence summary of the proposal
- What's new about this idea?
- Where do you anticipate savings?
- How does it address health care costs?

Eligibility & Access

- Where should this be offered? (geography)
- Who should this be offered to? (individual market, small group market, specific populations targeted)

Affordability

- How are you defining and driving affordability for consumers and the system? (% of income, reduction in premiums/ cost sharing, costs of care, some combination)
- Are you including additional approaches to reduce or control costs (if so please address here)
 - Are you considering setting reimbursement rates or requiring participation?

Administration

- Who are you proposing administer the public option (pay claims, answer calls, etc.)?
 - Are you proposing to leverage any State or third party systems?
- Is there any impact on Medicaid or CHP+?

Risk Bearer, Financing

- Who are you proposing bear risk? (The State? A carrier? Other third party?)
- Is financing needed? If so, what are you proposing to secure financing? What is the sustainability of the financing?

Legislation or Other Requirements to Implement

- What, if any, federal waivers are necessary to implement the option?
- Is additional state legislation necessary to implement the option?
- Other hurdles in implementing?

Benefit Design

- Offering standardized benefits?
- Are you proposing additional or less benefit(s), coverage(s), consumer protection(s) relative to existing individual market requirements?
 - Please note that the legislation calls for the plan to, at a minimum, comply with the essential health benefit requirements defined by 10-16-102(22), C.R.S.

Additional Considerations?