Health Benefit Exchange Project
– Plan Overview & Stakeholder Outreach

Delaware Department of Health and Social Services

May 5, 2011
Health Benefits Exchange | Agenda

- Overview of Project Plan & Milestones
- Stakeholder Outreach Approach
- Topics for Public Forums
- Next Steps
Health Benefit Exchange Project Plan Overview

Governance & Policy
- Policy Assessment
- Benefit Assessment
- Technical Assessment
- Technical Roadmap

Stakeholder Outreach

Program Integration

Resources and Capabilities

Finance

Business Operations
- Framework
- Implementation Plan

Obtain Enabling Authority

Apply for Level 1 Funding

Continued Targeted Outreach

Objective
- To complete outreach to community partners and stakeholders to engage in discussions regarding the Exchange

Groups/Organizations
- Non-profit Organizations
- Special Interest/Advocacy Groups
- Commercial Carriers
- Providers

Small Business Survey
Health Benefits Exchange | Stakeholder Outreach Approach

- Public Forums
  - **Objectives**
    - To educate the public on various topics important to the administration and operation of a Health Benefits Exchange
    - To elicit input from the public regarding the plan, design and operations of a Health Benefits Exchange in Delaware
  - **Topic-specific**
    - Issue Briefs will be distributed in advance
  - **Flexible attendance options when possible**
    - Specified locations around the state
    - Web-Ex internet conference options
1) The Small Business Exchange
   - Overview of SHOP Exchange
   - Options for Delaware
     - One Exchange Serving Both Individuals and Small Employers
     - Separate Exchange for Small Employers and Individuals
     - Merging the Markets – Small Groups and Individuals
   - Premium Subsidies for Eligible Small Employers
   - Expanding the Small Group Market to Groups of 100
   - Role of Brokers
   ✔ Key Question -- How Can the Exchange Best Serve Small Employers?
Health Benefits Exchange | Topics for Public Forums

2) General Overview of the Health Insurance Exchange
   - What is a Health Insurance Exchange
   - Key Features and Services
   - Options for Delaware in Structuring an Exchange
     - Governance and Administration
     - Availability of Plans/Carriers
     - Financing

✓ Key Question -- What Will Make an Exchange Successful for Delawareans?

3) The Exchange and the Commercial Market
   - Changes Coming in 2014
     - Elimination of Medical Underwriting
     - Limits on Cost Sharing
     - “Essential Health Benefits” Requirements
   - Premium Subsidies for Small Groups through the Exchange

✓ Key Question -- How Does the Exchange Fit into the Existing Market?
4) Consumer Information/Engagement
   - What Types of Information do Consumers Need/Want
   - Should Benefits be Standardized
     - Platinum, Gold, Silver, Bronze
   - Role of Customer Service to Facilitate Enrollment
   - Outreach to the Uninsured and the Role of Navigators
   - The Role of Brokers

✓ Key Question -- How Can the Exchange Best Serve Delaware Consumers?

5) The Exchange and Medicaid/CHIP
   - Single Point of Access to All Health Coverage Programs
   - Medicaid Eligibility Expansion up to 133% FPL in 2014
   - Premium Subsidies and Reduced Cost Sharing Through the Exchange

✓ Key Question -- How Can the State Establish a “Continuum of Coverage” Across Various Medical Assistance Programs?
Next Steps for Stakeholder Outreach

- **Summarize responses from Small Business Survey**
- **Small Business Forum - Lewes Chamber of Commerce – May 12, 2011**
- **Schedule Small Business Public Forums**
  - Sussex County Chamber of Commerce
  - Kent County Chamber of Commerce
  - New Castle County Chamber of Commerce
- Schedule other Public Forums and publish schedule
  - General Overview of Health Exchange
- Schedule Targeted Outreach Meetings