

# **PCG**Health & Human Services™

## Health Benefit Exchange Project – Plan Overview & Stakeholder Outreach

**Delaware Department of Health  
and Social Services**

*May 5, 2011*

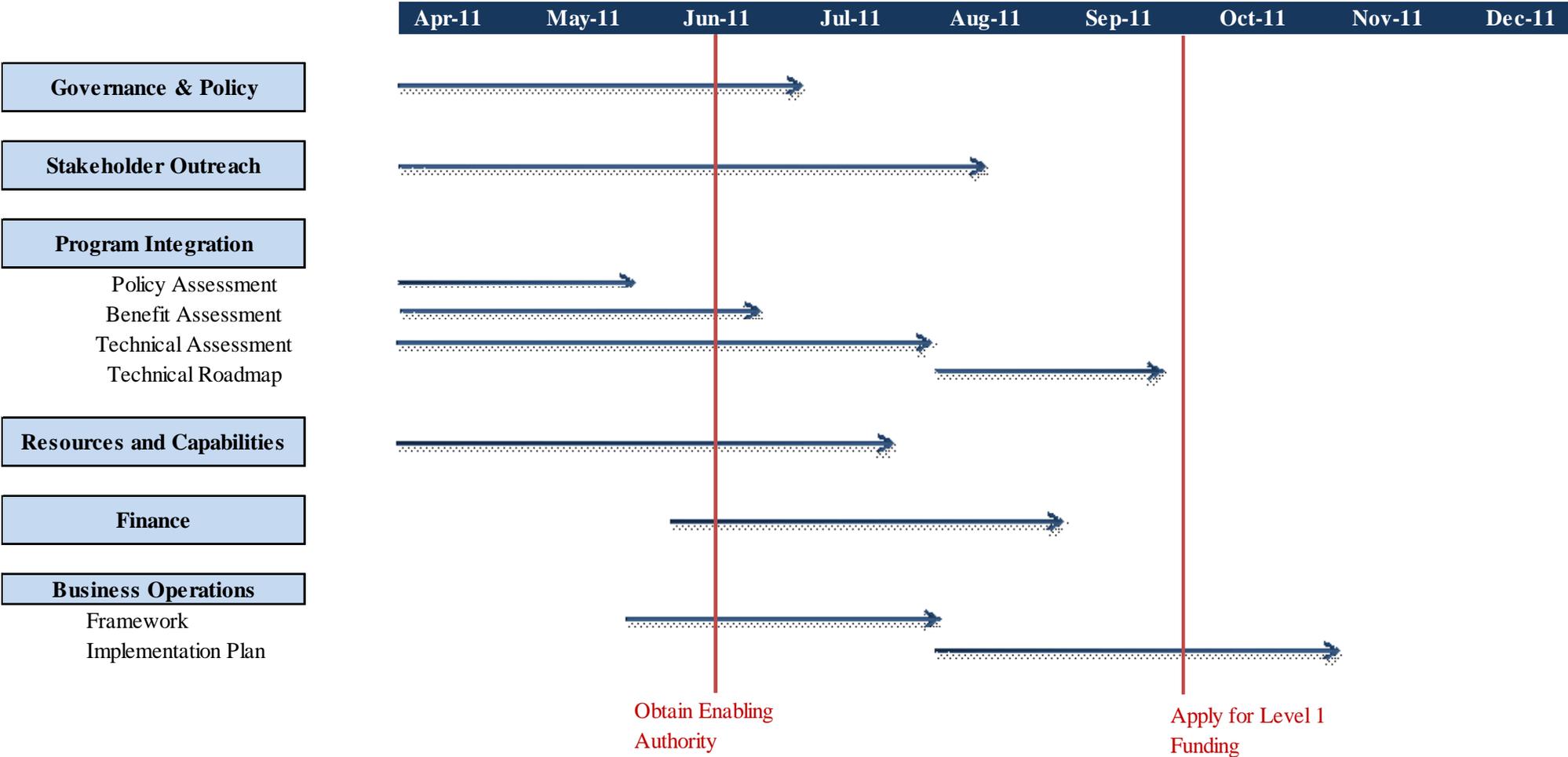
# Health Benefits Exchange | Agenda

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

# Health Benefits Exchange | Project Plan & Milestones

## Health Benefit Exchange Project Plan Overview



# Health Benefits Exchange | Stakeholder Outreach Approach

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- 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

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- 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

# Health Benefits Exchange | Topics for Public Forums

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## 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

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## 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?

# Health Benefits Exchange | Topics for Public Forums

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## 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?

# Health Benefits Exchange | Stakeholder Outreach

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- 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