Preparing for Participation in Health Benefit Exchanges:
Health Plan Activities, Priorities, and Concerns

NCSL Task Force on Federal Health Reform Implementation
November 30, 2011
[rev 12/12/2011]

Dianne Bricker, Regional Director
America’s Health Insurance Plans

America’s Health Insurance Plans
• National trade association
• Represents health insurance industry
• Provide benefits to more than 200 million Americans
  – Employer-sponsored coverage
  – Individual insurance market
  – Public programs such as Medicare and Medicaid
Health Plans Have Much at Stake

- Nearly half of the 124 major provision in ACA will impact health plans
- Little in the industry will remain unchanged

Exchange Implementation – Best Practices

1. States are in the best position to establish exchanges
2. Promote private market competition to maximize choice and competition
3. Prevent costly, duplicative regulation
Health Plan Preparation for Exchanges

1. Evaluating their markets
2. Making decisions regarding participation
3. Providing input to states on operational issues
4. Enhancing their infrastructures, especially IT
5. Developing products

Challenges Faced by Health Plans

1. Health plans are attempting to strategically position themselves in a new world
2. Lack of key guidance and information, including clarity regarding design of the federally-based exchange and data hub
3. Tight deadlines
Challenges Faced by Health Plans

4. Limited experience with some markets
5. Restrictions on design of Exchange-based products
6. Eliminating silos – a challenge for all stakeholders

Concerns and Recommendations

1. Limited time
2. Partnership model – maximum flexibility for states
3. Standards for key data exchange among agencies, exchanges, and QHPs
4. Collection of data
5. Disclosure of data
Thank you

Dianne Bricker, Regional Director
202-861-6378
dbricker@ahip.org