



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

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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

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