



# Health Care Reform: Addressing the Challenges Ahead

Mark C. Pratt  
Senior Vice President, State Affairs  
December 4, 2013

---

---

---

---

---

---

---

---



## Exchange Readiness

- Providing a Robust, Flexible Shopping Experience
- Providing Accurate Enrollment Information
- Delivering Accurate Premium Subsidies
- Ensuring Consumers Enrolled in the Right Plan
- Providing Payments for Coverage

---

---

---

---

---

---

---

---



## Coverage Extensions

State Responses to Administration Policy on Coverage Extensions.  
December 7, 2013



1. California has a dual regulatory environment. The business community placed coverage health reform to allow insurance companies to continue offering their individual policies and to continue offering their small group policies. Coverage in other states, where the Department of Insurance Health Care is not available to enforce.

2. Massachusetts health reform had a coverage extension that had been in effect since 2006 through March 31, 2014.

---

---

---

---


---

---

---

---

**Priority Issue:**  
**Affordability**



**"First Rule" of Premiums**

New Benefits = New Costs

Changing rules could impact premiums

---

---

---

---


---

---

---

---

**Priority Issue:**  
**Health Insurance Tax (HIT)**



**A \$100 Billion "Hidden" Tax on Premiums**

Makes Health Insurance More Expensive...Undermines Goals of Reform

2 Year Delay of HIT Provides Immediate Relief for Families, Employers & Seniors

---

---

---

---


---

---

---

---

**Priority Issue:**  
**Affordability – What Plans Are Doing**



**Plans Meeting the Affordability Challenge Head On**

Constructing Plans to Balance Affordability and Quality

Innovative Benefit Design

---

---

---

---

---

---

---

---