



COLORADO
**HEALTH
BENEFIT**
EXCHANGE

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Colorado Association for School-Based Health Care

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What is a Health Benefit Exchange?

An online marketplace for individuals and small employers to:

Shop features of plans containing the same base benefits

Compare information regarding cost and quality

Determine eligibility for tax credits (premium relief)

Call or sit down with someone for help

Enroll in a plan



Why Now?

One in six Coloradans is uninsured and this population continues to grow

Rising cost of health care is unsustainable for individuals and businesses in our state

Roughly half of uninsured Americans are small business owners, their families and employees

Improving healthcare system and lowering costs are key to business growth and Colorado's competitiveness



Mission

To **increase access, affordability, and choice** for individuals and small employers purchasing health insurance in Colorado.

To **reflect the unique needs of our state**, seek Colorado-specific solutions, and explore the maximum number of options available to the state of Colorado in meeting the goals of access, affordability and choice.



SB11-200: The Colorado Health Benefit Exchange Act of 2011



- Passed in May 2011
- SB 200 establishes the framework for the state Exchange
- Governed by a Board of Directors
- Legislative Implementation Review Committee

Key Features

- Exchange will be a **new gateway** to the marketplace
- Separate **Individual** and **Small Employer** marketplaces
- Coloradans can still buy outside the Exchange and through brokers
- Plans cost same outside the Exchange
- Only the Exchange will provide **subsidies**
- This is **not** a new government healthcare system



Premium Subsidies

- **Exchange will provide financial help to reduce the cost of premiums**
 - Individuals and families earning up to 4x poverty level
 - Subsidy applied up-front
 - Subsidy is higher for older Coloradans
 - Available to small businesses and non-profits with 25 or fewer employees earning less than \$50,000



Essential Health Benefits

Plans sold **inside and outside the Exchange** in 2014 must provide at least 10 categories of services:

- Ambulatory patient services
- Emergency Services
- Hospitalization
- Maternity/newborn care
- Mental health/substance abuse
- Prescription drugs
- Rehab/habilitative services and devices
- Laboratory services
- Preventive and wellness care/chronic disease management
- Pediatric services, including oral and vision care



2016 Coverage Estimates

Total currently insured population (through employer-sponsored insurance, individual market, public programs)	3.5 to 3.6 million
Total population predicted to be insured in 2016	4.1 million
Total currently uninsured Coloradans predicted to be insured in 2016	510,000
Total currently uninsured Coloradans predicted to obtain employer-sponsored insurance	160,000
Total currently uninsured Coloradans predicted to gain insurance through individual market inside and outside the Exchange	220,000
Total currently uninsured Coloradans predicted to obtain Medicaid or other public insurance	130,000

Sources: Jonathan Gruber report published January 2012 (<http://www.getcoveredco.org/Get-Involved/Workgroups/Data-Advisory-Work-Group>), Colorado Health Institute

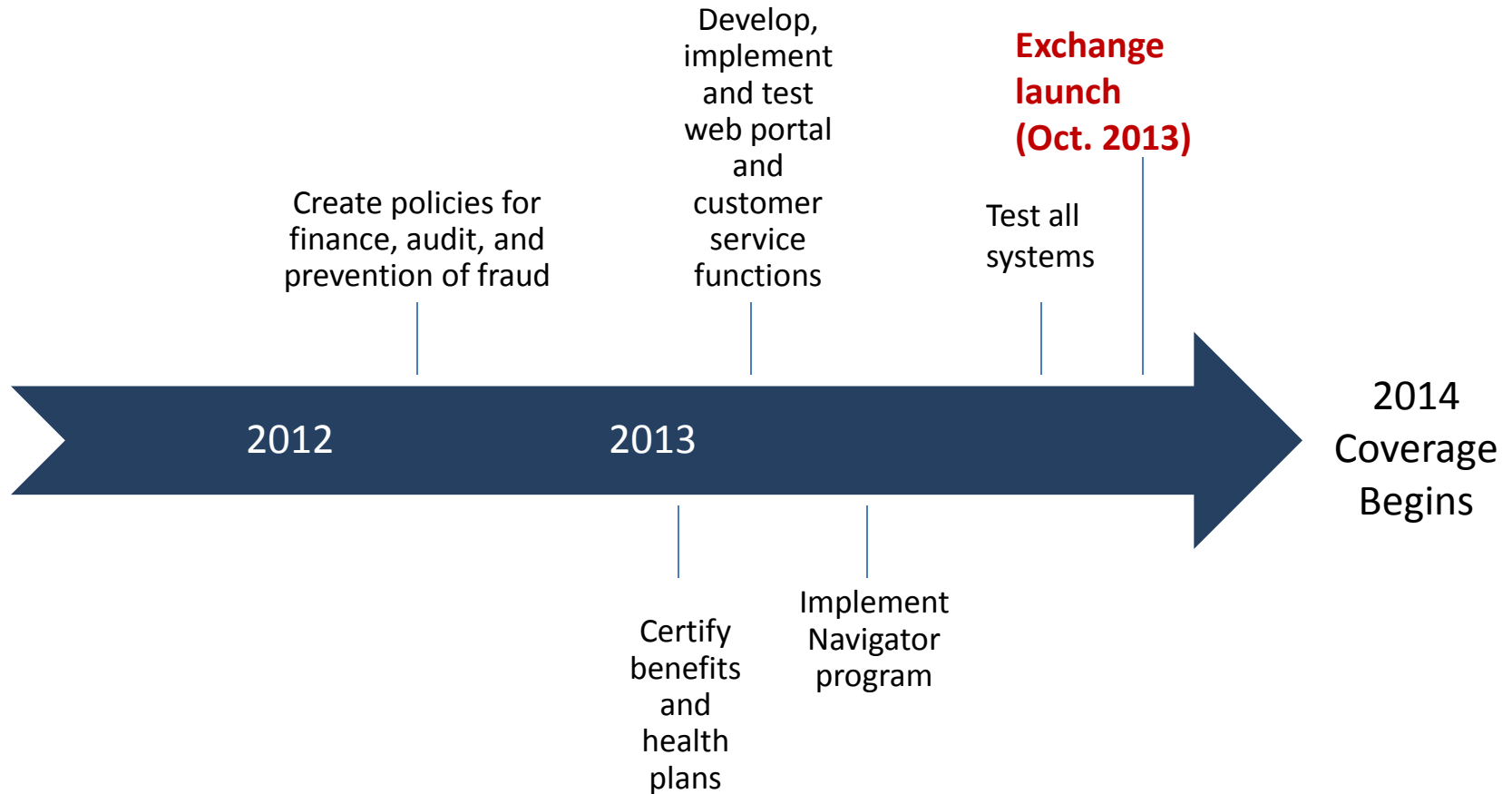


Impact to School-Based Health Centers

- More students should be insured by Medicaid or CHP because of eligibility changes
- Moderate income students may get insurance with help of premium subsidies available to parents
- Undocumented students not eligible for Exchange plans and will still need care
- Network Adequacy questions (may affect referrals to outside care)
- Potential for outreach and enrollment partnerships (navigators?)



2012-2014 Exchange Timeline



Stakeholder Engagement

- Advisory groups
- Open Board and Committee meetings
- Ad hoc meetings



Website: www.getcoveredco.org

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The screenshot shows the homepage of the Colorado Health Benefit Exchange. At the top, there is a navigation bar with the logo on the left and a search bar on the right. Below the logo is the text "COLORADO HEALTH BENEFIT EXCHANGE". The navigation menu includes "ABOUT US", "NEWS & EVENTS", "RESOURCES", and "GET INVOLVED". A secondary navigation bar contains the tagline "Your Marketplace for Affordable, Quality Health Insurance", the text "Opening in 2013", and social media icons for Twitter and Facebook.

The main content area features a large banner with a photo of a man in a yellow hard hat talking on a phone. The banner text reads: "MAKING IT EASIER TO GET COVERED". Below this, a paragraph explains the exchange's goal: "Confused by the maze of health plans on the market? Not sure what is best for you and your family? Colorado is creating a new, easy-to-use marketplace that will help you find the best plan to meet your needs, take advantage of up-front financial assistance and buy a health plan with the security of knowing that expert guidance is just a phone call away."

Below the banner is a "News & Events" section with a "VIEW ALL" button. It lists three events:

- NOV 30 EVENT** **Implementation and Technology Subcommittee Meeting**
The Implementation and Technology Subcommittee of the Exchange Board will hold a conference call from 9 am to 10 am to discuss IT strategic decisions.
- NOV 30 EVENT** **Data Advisory Work Group Meeting**
Data Advisory Work Group members will meet to discuss metrics by which to evaluate the Exchange.
- NOV 28** **Exchange Board Elects Officers**
The Colorado Health Benefit Exchange Board of Directors elected officers during its meeting today. The Board elected Gretchen Hammer as Chair, Richard Betts as Vice Chair and Arnold Salazar as Secretary.

To the right of the news section is a video player with a play button and the text "Welcome message" and "en Español". Below the video is a "Did You Know?" section with the text: "About half of the 45 million Americans without health insurance in 2007".



Contact

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