

# How can states build an Exchange?



# Agenda

- ✓ Introduction
- ✓ The services provided by an Exchange
- ✓ Ensuring strong carrier participation in an Exchange
- ✓ The Exchange back-office
- ✓ Issues that states are working on.

## Resources:

1. How states should build an Exchange.
2. How carriers should work with an Exchange.
3. [exchangeinfo@getinsured.com](mailto:exchangeinfo@getinsured.com)

# www.getinsured.com

**A web portal**

**A toll-free customer service hot-line**

**A fully functioning back-office.**

**3000 customers each day in 42 states**

**Offer 6,000+ health plans.**

**Two locations: Palo Alto, CA and Atlanta, GA.**

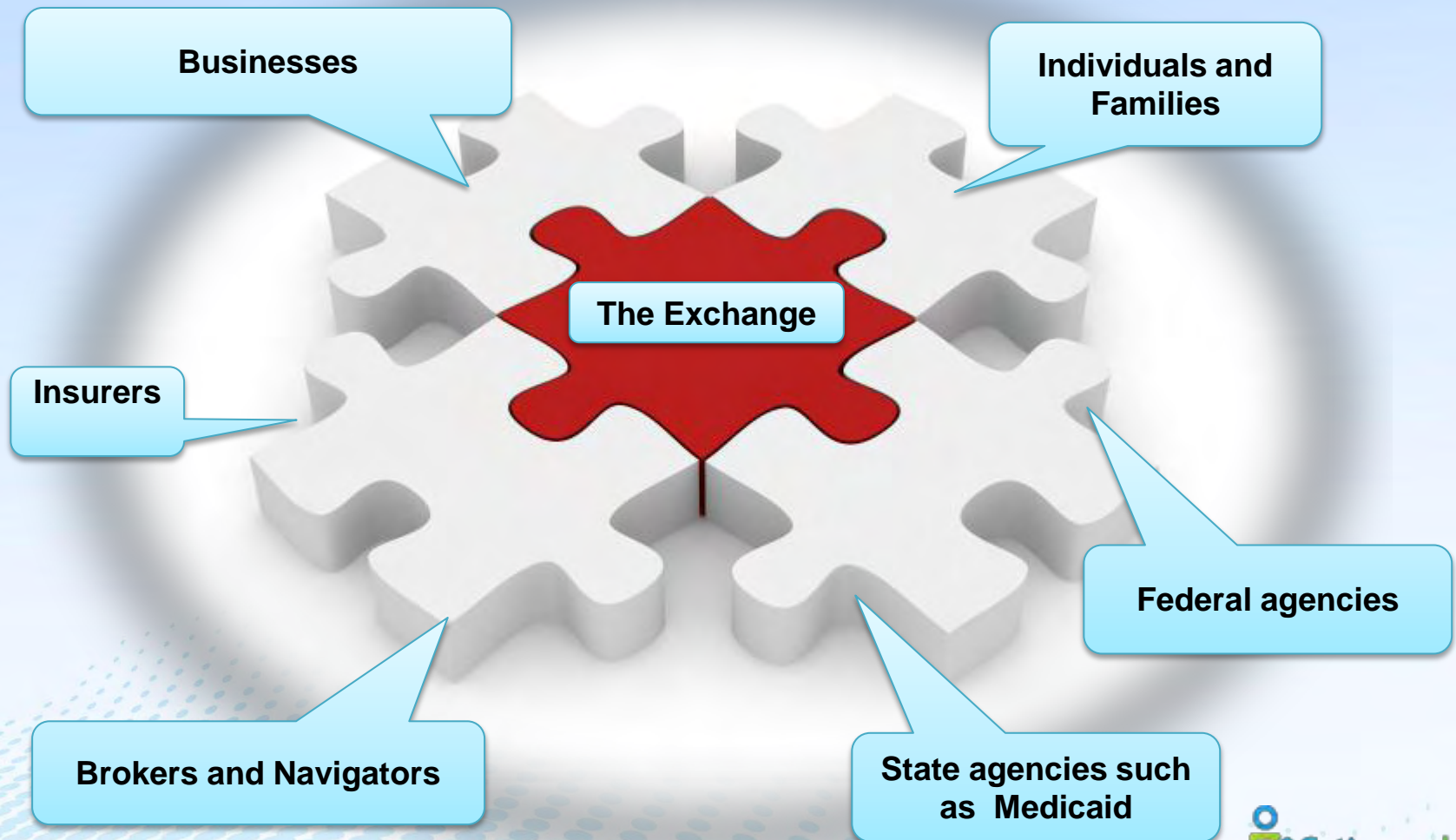
**Venture backed.**

**Providing an out-sourced Exchange BPO solutions  
and software to states and carriers.**





# An Exchange integrates the needs of many constituencies



# The services provided by an Exchange

- ✓ Eligibility determination
- ✓ Plan selection
- ✓ Subsidy calculation and remittance
- ✓ Enrollment
- ✓ Customer support
- ✓ Premium billing
- ✓ Consumer assistance
- ✓ Rural needs support
- ✓ SHOP Support

# HEALTH EXCHANGE

Health Insurance Helpline  
**Call (650)-230-0266**  
Mon-Fri 8am - 11pm EST

[Home](#)[Finding Health Insurance](#)[Consumer Guide](#)[About](#)[Blog](#)

Singles &  
Families



Children &  
CHIP



Seniors



Disabled



Employers

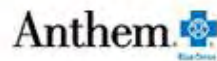


Employees



Brokers

FIND YOUR PERFECT HEALTH PLAN FROM TOP RATED CARRIERS IN YOUR STATE



## Health Plans That Others Are Buying

Family of 2 applied for family health insurance - with Aetna's HMO 1500

**\$361**  
per month

## Customer Testimonial

*I just wanted to thank you for all of your help in finding an affordable health insurance plan that is perfect for me. You were knowledgeable and a pleasure to work with.*

*Samantha Hardiman*

## Featured Product

**An integrated front door offering enrollment and services to commercial and state subsidized programs**

Message from the Insurance Commissioner

Health Care Options Matrix





Select Carrier >	Aetna	Health Net	blue of california	KAISER PERMANENTE	Anthem	ASSURANT	CIGNA
Select Deductible >							
<a href="#">High Deductible &gt;</a>	<a href="#">\$118/month</a>	<a href="#">\$120/month</a>	<a href="#">\$140/month</a>	<a href="#">\$148/month</a>	<a href="#">\$414/month</a>	<a href="#">\$155/month</a>	<a href="#">\$176/month</a>
<a href="#">Medium Deductible &gt;</a>	<a href="#">\$169/month</a>	<a href="#">\$155/month</a>	<a href="#">\$176/month</a>	<a href="#">\$208/month</a>		<a href="#">\$200/month</a>	<a href="#">\$150/month</a>
<a href="#">Low Deductible &gt;</a>		<a href="#">\$200/month</a>	<a href="#">\$150/month</a>	<a href="#">\$272/month</a>			

**Applicant Profile** +

[Compare Benefits](#) [Email Quotes](#) [Print](#) Sort by [Price](#) [Deductible](#) [Show All](#)

**Adequate choice,  
side-by-side  
coverage**

**120** Plans Found [Show All](#)

**Monthly Premium** -

- ☐ \$0 to \$100 (25)
- ☐ \$101 to \$200 (33)
- ☐ \$201 to \$300 (45)

**Office Visits** -

- ☐ Covered After Deductible
- ☐ Covered Before Deductible
- ☒ Doesn't Matter

**Select Benefits** -

- ☐ Hospitalization (25)
- ☐ Emergency Room (152)
- ☐ Wellness Checks (40)
- ☐ Generic Rx (102)
- ☐ Branded Rx (135)
- ☐ Mental Health (88)
- ☒ Dental (76)

**Choose Plan Type** -

- ☐ HMO (106)
- ☐ PPO (46)
- ☐ HSA Compatible (25)
- ☒ Show All

Medical: \$93.00  
Dental: Included  
Total Rate:

**\$93.00**  
per month

**Apply**

[PRICE ASSURANCE](#)

**Preventive and Hospital Care 3000 (HSA Compatible) with Dental**

[View All Benefits](#)



[DEDUCTIBLE](#) [COINSURANCE](#) [DOCTOR VISITS](#)

\$3000

20%

Not Covered

- ✓ Emergency Room Visits
- ✓ HSA Compatible
- ✓ Dental

\*AM Best Rating A- [Will I Qualify?](#)

Medical: \$109.00  
Dental: Included  
Total Rate:

**\$109.00**  
per month

**Apply**

[PRICE ASSURANCE](#)

**MC Open Access Value 8000 with Dental PPO** [View All Benefits](#)

[Recommended Plan](#)



[DEDUCTIBLE](#) [COINSURANCE](#) [DOCTOR VISITS](#)

\$8000

40%

Visits 1-5 \$50 (See Brochure)

- OTHER BENEFITS**
- ✓ Wellness option available
  - ✓ Generic Drugs option available
  - ✓ Branded Drugs option available
  - ✓ Emergency Room Visits
  - ✓ Dental

\*AM Best Rating A- [Will I Qualify?](#)

Medical: \$96.00  
Dental: \$45.1  
Total Rate:

**\$141.10**  
per month

**Apply**

[PRICE ASSURANCE](#)

**MC Open Access High Deductible 5500 (HSA Compatible) HSA + Primary Dental Plan** [View All Benefits](#)

[Recommended Plan](#)



[DEDUCTIBLE](#) [COINSURANCE](#) [DOCTOR VISITS](#)

\$5500

\$0

No Charge after Ded.

- OTHER BENEFITS**
- ✓ Wellness option available
  - ✓ Emergency Room Visits
  - ✓ HSA Compatible

☒ [Include Dental & Vision](#)

\*AM Best Rating A- [Will I Qualify?](#)

Medical: \$101.00  
Dental: \$45.1  
Total Rate:

**\$146.10**  
per month



[DEDUCTIBLE](#) [COINSURANCE](#) [DOCTOR VISITS](#)

\$4000

35%

You pay \$35/35%

- OTHER BENEFITS**
- ✓ Emergency Room Visits

**Need Guidance?**

Call Toll Free  
**866-598-8186**



### Applicant Profile

Test Test, 28 yrs, Non Smoker  
CA 95054

### Need Guidance?

Call Toll Free

**866-598-8186**

LIVE HELP

I am Online

Start Chat

### PRICE ASSURANCE >

Lowest Premiums

No Broker or Application Fees  
30 Day Money Back Guarantee

### Frequently Asked Questions

[Is there a long-term contract for health insurance?](#)

[What if I'm not satisfied with the health plan I select?](#)

[Are these my exact prices?](#)

[What is the process to apply?](#)

[Show More Questions](#)

### ACCIDENT Medical Insurance

Individual  
**\$25**  
per month

Family  
**\$35**  
per month

Learn More

FOLLOW US ON 

Dental	Doctor Visits	Wellness	Generic Drugs	Branded Drugs	Maternity	Mental Health	Emergency Room
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Select Carrier	Health Net	Anthem	Aetna	blue of california	KAISER PERMANENTE
Select Deductible					
High Deductible	\$50/month	\$60/month	\$63/month	\$64/month	\$103/month
Medium Deductible	\$74/month	\$78/month	\$107/month	\$96/month	\$162/month
Low Deductible	\$122/month	\$94/month			

Compare Benefits | Email Quotes | Print | Sort

Medical Plan: \$33.01  
Dental: \$16.99

**\$50.00**  
per month

**Apply**

PRICE ASSURANCE >

OptimumAdvantage 4500 Single  
+ ☒ Dental Value 2000 from Careington

**Health Net**

\*AM Best Rating A- Will I Qualify? ☒ Include Dental Plan \$16.99

Medical Plan: \$33.01  
Dental: \$16.99

**\$60.00**  
per month

**Apply**

PRICE ASSURANCE >

CoreGuard 10000 1 Member PPO  
+ ☒ Dental Value 2000 from Careington

**Anthem** Blue Cross

DEDUCTIBLE	COINSURANCE	DOCTOR VISITS	OTHER BENEFITS
\$10000	\$0	No Charge after Ded.	<input checked="" type="checkbox"/> Wellness option available <input checked="" type="checkbox"/> Generic Drugs option available <input checked="" type="checkbox"/> Branded Drugs option available <input checked="" type="checkbox"/> Emergency Room Visits

\*AM Best Rating A- Will I Qualify? ☒ Include Dental Plan \$16.99

Medical Plan: \$33.01  
Dental: \$16.99

**\$60.00**  
per month

**Apply**

PRICE ASSURANCE >

CoreGuard 7500 1 Member PPO  
+ ☒ Dental Value 2000 from Careington

**Anthem** Blue Cross

DEDUCTIBLE	COINSURANCE	DOCTOR VISITS	OTHER BENEFITS
\$7500	50%	You pay 50%	<input checked="" type="checkbox"/> Wellness option available <input checked="" type="checkbox"/> Generic Drugs option available <input checked="" type="checkbox"/> Branded Drugs option available <input checked="" type="checkbox"/> Emergency Room Visits

\*AM Best Rating A- Will I Qualify? ☒ Include Dental Plan \$16.99

Provide proof of adequate network coverage, particularly in rural areas

Real-time quotes





Select Carrier	Aetna	Health Net	blue of california	KAISER PERMANENTE	Anthem	ASSURANT	CIGNA
Select Deductible							
High Deductible	\$118/month	\$120/month	\$140/month	\$148/month	\$414/month	\$155/month	\$176/month
Medium Deductible	\$169/month	\$155/month	\$176/month	\$208/month		\$200/month	\$150/month
Low Deductible		\$200/month	\$150/month	\$272/month			

Applicant Profile +

120 Plans Found [Show All](#)

Monthly Premium

- ☐ \$0 to \$100 (25)
- ☐ \$101 to \$200 (33)
- ☐ \$201 to \$300 (45)

Office Visits

- ☐ Covered After Deductible
- ☐ Covered Before Deductible
- ☒ Doesn't Matter

Select Benefits

- ☐ Hospitalization (25)
- ☐ Emergency Room (152)
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Choose Plan Type

- ☐ HMO (106)
- ☐ PPO (46)
- ☐ HSA Compatible (25)
- ☒ Show All

Check HMO Ratings for  
**Asthma & Lung Disease**

Need Guidance?  
Call Toll Free  
**866-598-8186**  
[LIVE HELP](#)

[Compare Benefits](#) [Email Quotes](#) [Print](#) Sort by [Price](#) [Show Only Recommended Plans](#)

Medical: \$93.00  
Dental: Included  
Total Rate:  
**\$93.00**  
per month

**Apply**

PRICE ASSURANCE ▶ \*AM Best Rating: A- [Will I Qualify?](#) **★ ★ ★ OPA RATING** [Calculate Out of Pocket Maximum](#)

**Preventive and Hospital Care 3000 (HSA Compatible)** [View All Benefits](#)

**Aetna**

DEDUCTIBLE: \$3000

**Quality ratings**

Medical: \$109.00  
Dental: Included  
Total Rate:  
**\$109.00**  
per month

**Apply**

PRICE ASSURANCE ▶ \*AM Best Rating: A- [Will I Qualify?](#) **★ ★ ★ OPA RATING** [Calculate Out of Pocket Maximum](#)

**MC Open Access Value 8000 with Dental PPO** [View All Benefits](#)

**Aetna**

DEDUCTIBLE: \$8000 COINSURANCE: 40% DOCTOR VISITS: Visits 1-5 \$50 (See Brochure)

OTHER BENEFITS:  
☒ Wellness option available  
☒ Generic Drugs option available  
☒ Branded Drugs option available  
☒ Emergency Room Visits

**Financial work-sheets**

Medical: \$98.00  
Dental: \$45.10  
Total Rate:  
**\$141.10**  
per month

**Apply**

PRICE ASSURANCE ▶ \*AM Best Rating: A- [Will I Qualify?](#) **★ ★ ★ OPA RATING** [Calculate Out of Pocket Maximum](#)

**MC Open Access High Deductible 5500 (HSA Compatible) HSA + Primary Dental Plan** [View All Benefits](#)

**Aetna**

DEDUCTIBLE: \$5500 COINSURANCE: \$0 DOCTOR VISITS: No Charge after Ded.

OTHER BENEFITS:  
☒ Wellness option available  
☒ Emergency Room Visits  
☒ HSA Compatible

Medical: \$101.00  
Dental: \$45.10  
Total Rate:  
**\$146.10**  
per month

**Apply**

PRICE ASSURANCE ▶ \*AM Best Rating: A- [Will I Qualify?](#) **★ ★ ★ OPA RATING** [Calculate Out of Pocket Maximum](#)

**ValueNet PPO + Primary Dental Plan** [View All Benefits](#)

**Health Net**

DEDUCTIBLE: \$4000 COINSURANCE: 35% DOCTOR VISITS: You pay \$35/35%

OTHER BENEFITS:  
☒ Emergency Room Visits

## Page tools

Print this chart

Print all HMO Ratings charts

## Related links

Language services for commercial HMO members

DMHC Health Plan Information

About the HMO Ratings

What is an HMO?

How to choose an HMO?

About the Health Care Quality Report Card

[Health Plans](#) ▶

## HMO Ratings At-a-Glance 2010 Edition

★★★★★ Excellent  
 ★★★★ Good  
 ★★★ Fair  
 ★★ Poor

	Meeting National Standards of Care	Members Rate Their HMO
<a href="#">Aetna Health of California, Inc.</a>	★★★★	★★★★
<a href="#">Anthem Blue Cross - HMO</a>	★★★★	★★★★
<a href="#">Blue Shield of California - HMO</a>	★★★★	★★
<a href="#">CIGNA HMO</a>	★★★★	★★
<a href="#">Health Net of California, Inc.</a>	★★★★	★★★★
<a href="#">Kaiser Permanente - Northern California</a>	★★★★★	★★★★
<a href="#">Kaiser Permanente - Southern California</a>	★★★★★	★★★★★
<a href="#">PacifiCare of California</a>	★★★★	★★★★★
<a href="#">Western Health Advantage</a>	★★★★	★★★★★

[Why isn't my health plan listed?](#)

## Meeting National Standards of Care

We compared HMO members' records to a set of national standards for quality of care.

- ▶ [Asthma and Lung Disease Care](#)
- ▶ [Checking for Cancer](#)
- ▶ [Chlamydia Screening](#)
- ▶ [Diabetes Care](#)
- ▶ [Heart Care](#)
- ▶ [Maternity Care](#)
- ▶ [Mental Health Care](#)
- ▶ [Treating Adults: Getting the Right Care](#)
- ▶ [Treating Children: Getting the Right Care](#)
- ▶ [Testing for Cause of Back Pain](#)
- ▶ [Treating Bronchitis with Antibiotics](#)


## Get Health Insurance Quotes

Your Zip Code

Get Quotes





**Page tools** Print this chart Print all Asthma and Lung Disease Care charts**Related links**[Language services for commercial HMO members](#)[DMHC Health Plan Information](#)[About the HMO Ratings](#)[What is an HMO?](#)[How to choose an HMO?](#)[Health Plans](#) ▶ [HMO Ratings](#) ▶

## Asthma and Lung Disease Care At-a-Glance

★★★★★ Excellent  
★★★★ Good  
★★★ Fair  
★ Poor

### Asthma and Lung Disease Care

We compared HMO members' records to a set of national standards for quality of care.

[Aetna Health of California, Inc.](#)

★★★★

[Anthem Blue Cross - HMO](#)

★★

[Blue Shield of California - HMO](#)

★★★★

[CIGNA HMO](#)

★★★★

[Health Net of California, Inc.](#)

★★★★

[Kaiser Permanente - Northern California](#)

★★★★★

[Kaiser Permanente - Southern California](#)

★★★★

[PacifiCare of California](#)

★★

[Western Health Advantage](#)

★★★★

[Why isn't my health plan listed?](#)

### What Was Measured?

- ▶ Asthma Medicine for Adults
- ▶ Asthma Medicine for Teenagers
- ▶ Asthma Medicine for Children
- ▶ Treating Lung Disease
- ▶ Testing Lung Disease

### Why Is It Important?

Top HMOs make sure that adults and children with asthma get the right medicine and know when and how to take their medicine. These medicines help people avoid the wheezing, coughing, and shortness of breath of an asthma attack.

Get Health Insurance Accepted  
By Your Doctor

Your Zip Code

**Get Quotes**





Select Carrier	Aetna	Health Net	blue of california	KAISER PERMANENTE	Anthem	ASSURANT	CIGNA
Select Deductible							
High Deductible	\$118/month	\$120/month	\$140/month	\$148/month	\$414/month	\$155/month	\$176/month
Medium Deductible	\$169/month	\$155/month	\$176/month	\$208/month		\$200/month	\$150/month
Low Deductible		\$200/month	\$150/month	\$272/month			

Applicant Profile

Compare Benefits Email Quotes Print Sort by Price Deductible Show All Plans Show Only Recommended Plans

120 Plans Found Show All

Monthly Premium

- ☐ \$0 to \$100 (25)
- ☐ \$101 to \$200 (33)
- ☐ \$201 to \$300 (45)

Office Visits

- ☐ Covered After Deductible
- ☐ Covered Before Deductible
- ☒ Doesn't Matter

Select Benefits

- ☐ Hospitalization (25)
- ☐ Emergency Room (152)
- ☐ Wellness Checks (40)
- ☐ Generic Rx (102)
- ☐ Branded Rx (135)
- ☐ Mental Health
- ☒ Dental

Choose Plan

- ☐ HMO
- ☐ PPO
- ☐ HSA Compatible
- ☒ Show All

Check HMO Ratings for

Asthma & Lung Disease

Need Guidance?

Call Toll Free  
**866-598-8186**

LIVE HELP

**Disease specific searches**

**Quality ratings**

Medical: \$93.00  
Dental: Included  
Total Rate:  
**\$93.00**  
per month

**Apply**

PRICE ASSURANCE

**Preventive and Hospital Care 3000 (HSA Compatible) with Dental HSA**

[View All Benefits](#)

Aetna

DEDUCTIBLE COINSURANCE DOCTOR VISITS OTHER BENEFITS

\$3000 20% Not Covered

OPA RATING

Ratings at-a-glance 2010 for  
AETNA HEALTH OF CALIFORNIA INC.  
[www.aetna.com/inyourstate/Member/california](http://www.aetna.com/inyourstate/Member/california)

Meeting National Standards of Care

Members Rating

California Office of the Patient Advocate

★★★★ = Excellent ★ = Poor

OPA RATING

Calculate Out of Pocket Maximum

Medical: \$109.00  
Dental: Included  
Total Rate:  
**\$109.00**  
per month

**Apply**

PRICE ASSURANCE

**MC Open Access Value 8000 with D**

Aetna

DEDUCTIBLE COINSURANCE DOCTOR VISITS OTHER BENEFITS

\$5500 \$0 No Charge after Ded.

Wellness option available

Emergency Room Visits

HSA Compatible

OPA RATING

Calculate Out of Pocket Maximum

Medical: \$101.00  
Dental: \$45.1  
Total Rate:  
**\$146.10**  
per month

**Apply**

PRICE ASSURANCE

**ValueNet PPO + Primary Dental Plan**

Health Net

DEDUCTIBLE COINSURANCE DOCTOR VISITS OTHER BENEFITS

\$4000 35% You pay \$35/35%

Emergency Room Visits

OPA RATING

Calculate Out of Pocket Maximum

# Health Reform Subsidy Calculator

Premium Assistance for Coverage in Exchanges

Share   

Close 

This tool illustrates premiums and government assistance under the health reform law signed by the President. Beginning in 2014, tax credits will be available for people under age 65 who purchase coverage on their own in a health insurance Exchange and are not covered through their employer, Medicare or Medicaid. The tool allows the user to examine the impact at different income levels, ages, family sizes, and regional costs.

Premium calculations are consistent with estimates of premiums under reform prepared by the Congressional Budget Office. CBO projects that average premiums under reform for the same level of coverage for a given group of enrollees would be 7-10% lower than under the status quo. However, in many cases coverage will be more comprehensive and accessible than what is typically available today in the non-group market. As a result, 2014 premiums in the calculator cannot necessarily be compared to what people buying insurance on their own are paying in 2010.

The calculator does not apply to people with coverage available through an employer, where the firm is generally paying for a substantial portion of the insurance premium.

## Enter Information About Individual Circumstances

1. Enter income as

2. Enter annual income (Dollars)

3. Enter age of policyholder (19-64)

4. Enter family type

5. Is employer coverage available?

6. Enter regional cost factor 

You can enter expected income in 2014 dollars or as a percentage of the federal poverty level. The calculator can also calculate current income in 2010 as a [percentage of the poverty level](#).

Clear

Submit

# Supporting Subsidy Calculation

- Communication in-line to customers

The screenshot displays a Humana insurance plan summary. On the left, a yellow box contains pricing information: 'Quoted Price:\$84.52', 'Your Discount:\$20.00', 'Total Rate:', '\$64.52 per month', and a red 'Apply' button. The main header reads 'Autograph Total \$5,200 HSA Single HSA + Primary Dental Plan' with a 'SUBSIDISED PLAN' star icon. Below the header is a 'View All Benefits' link. The Humana logo is present. A table lists plan details: DEDUCTIBLE (\$5200), COINSURANCE (\$0), DOCTOR VISITS (No Charge after Ded.), and OTHER BENEFITS (Wellness option available, Mental Health option available, Emergency Room Visits, HSA Compatible). At the bottom, there are links for 'AM Best Rating: A-', 'Will I Qualify?', and a checked 'Include Dental Plan' button.

Quoted Price:\$84.52  
Your Discount:\$20.00  
Total Rate:  
**\$64.52**  
per month  
**Apply**

**Autograph Total \$5,200 HSA Single HSA + Primary Dental Plan** ★ **SUBSIDISED PLAN**

[View All Benefits](#)

**HUMANA**  
Guidance when you need it most

<u>DEDUCTIBLE</u>	<u>COINSURANCE</u>	<u>DOCTOR VISITS</u>	<u>OTHER BENEFITS</u>
\$5200	\$0	No Charge after Ded.	✓ Wellness option available ✓ Mental Health option available ✓ Emergency Room Visits ✓ HSA Compatible

AM Best Rating: A- [Will I Qualify?](#) ☒ [Include Dental Plan](#)

**Notification of customer – electronically and through USPS.**



# Plan selection over the telephone

MyLeads » Edit Individual Lead

Customer Information (Customer ID : 76388 Contact Name:Jackie Williams)

Last Updated: 11/15/2010 22:09 Status: QuoteProvided

Show Client's View

Contact and Billing Info

Update Lead

Get Plans

## Greeting

Primary Contact Phone 770 - 555 - 1212

+ Add

Additional Phone - - Home

Hello, Is Jackie Williams there?

This is Joe Smith dawana with GetInsured.com.

You visited our website looking for health insurance and I was hoping to have a brief call to answer any questions and help you find the right plan for your needs.

Is now a good time to talk?

First of all, thank you for taking my call.

Are you looking to insure just yourself? Self

Zip 30316

City ATLANTA

State Georgia

First Name Jackie

Last Name Williams

Next

## Situation and Needs

Requested coverage start: 04/15/2010, Budget: Not Specified

## Customer Profile

Profile:Jackie Williams

Primary:Jackie Williams, Female, 30 Yrs., 4.11, 110 lbs,Non-Smoker

Child :John Williams, Male, 11 Yrs., 4.3, 77 lbs,Non-Smoker

## Notes

Assigned Agent: giagent

Quote History (Click to view)

Policies (Click to view policies against this lead)


Call History (Click to view)

Emails (Click to view Emails against this lead)

Tickets (Click to view Tickets against this lead)

Create New Ticket

# Customer Support

 **CART SUMMARY**

**TOTAL: \$0.00**

**APPLY**

Email Cart

LEAD ID: 76388

GA 30316


☒ Jackie Williams    Applicant


Gender F  
Age 30 years  
Height 4.11  
Weight 110 lbs  
Tobacco Use? Non Smoker  
Medications No  
Pre-X No  
UHC Rate Class Preferred


☒ John Williams    Children\_1


Gender M  
Age 11 years  
Height 4.3  
Weight 77 lbs  
Tobacco Use? Non Smoker  
Medications Yes  
Pre-X No  
UHC Rate Class Standard I

Start Date

 Approval Very Likely

 Risk of Rate Up or Rider

 Declinable

 Not Quoted

REQUOTE

MAJOR MEDICAL PLANS

GUARANTEED ISSUE PLANS

SHORT TERM INSURANCE

LIFE INSURANCE

It looks like we have **109** Major Medical plans available, starting at **\$124.10 per month**. Now let's find the right plan for you




Find Specific Benefits

Doctor Visit Co-pay ☐ Prescription Drugs ☐ Emergency Room Visits ☐ Maternity ☐

Select Carrier	Aetna	Anthem	ASSURANT	CELTIC	CoventryOne	UnitedHealthOne
Select Deductible						
<a href="#">\$0 - \$1000</a>	<a href="#">\$332/month</a>	<a href="#">\$312/month</a>	<a href="#">\$369/month</a>	<a href="#">\$324/month</a>	<a href="#">\$269/month</a>	<a href="#">\$198/month</a>
<a href="#">\$1001 - \$2500</a>	<a href="#">\$205/month</a>	<a href="#">\$169/month</a>	<a href="#">\$211/month</a>	<a href="#">\$204/month</a>	<a href="#">\$154/month</a>	<a href="#">\$144/month</a>
<a href="#">\$2501 - \$5000</a>	<a href="#">\$145/month</a>	<a href="#">\$124/month</a>	<a href="#">\$138/month</a>	<a href="#">\$158/month</a>	<a href="#">\$134/month</a>	<a href="#">\$124/month</a>
<a href="#">Above \$5000</a>	<a href="#">\$86/month</a>	<a href="#">\$88/month</a>	<a href="#">\$105/month</a>	<a href="#">\$152/month</a>	<a href="#">\$158/month</a>	<a href="#">\$120/month</a>

Compare Benefits

Email Quotes

Sort by Price  Deductible  Coverage Risk 

Show all plans

Major Med: \$124.10  
Total Rate:  
**\$124.10**  
per month

**Select**

Smart Sense POS 50

Anthem



Major Med: \$124.13  
Total Rate:  
**\$124.13**  
per month

**Select**

Saver 80 \$5,000 Deductible PPO

View All Benefits

UnitedHealthOne

DEDUCTIBLE	COINSURANCE	DR VISITS	POP MAX	LIFETIME MAX	OTHER BENEFITS
\$5000	80/20	Not Covered	Individual: \$3,000 Family: \$6,000 (Deductible not Included)	\$3,000,000	 Prescription Drugs  Emergency Room

☐ Life (\$13.35) ☐ Doctor Visit ☐ Maternity ☐ Rx Drugs Card ☐ Preventive Care (\$24.76) ☐ Dental

Support customer support assisted enrollment, over the Internet, telephone and over mail.

## Family Health Insurance

Tell us about your yourself and your coverage needs :

Step 1 Step 2 Step 3 Step 4

1 Are you a citizen of the United States or an alien lawfully admitted for permanent residence? \*

☐ Yes ☒ No

2 Are you a resident of Mississippi? \*

☒ Yes ☐ No

Your Zip Code:

3 Date of Birth \*

mm/dd/yyyy

4 Gender \*

Gender

5 Height \*

Ft  In

6 Weight \*

Ft  lbs

7 What is your current health insurance situation?

- ☐ My family and I are losing health insurance we have through work
- ☐ My family and I were previously on Medicare, Medicaid, or SCHIP
- ☐ My family and I need health insurance for another reason

An Exchange must support Eligibility determination

CONTINUE



## Family Health Insurance

Tell us about your yourself and your coverage needs :

Step 1 Step 2 Step 3 Step 4

- 1 Is any person applying for insurance blind? \*  
If so, please enter the person's name:

- 2 Is any person applying for insurance hearing impaired? \*  
If so, please enter the person's name:

- 3 Is any person applying for insurance disabled? \*  
If so, please enter the person's name:

- 4 Approximate value of applicant's financial resources ? \*  
[Complete this worksheet to calculate total value](#)

\$

- 5 Employment Income  
[Complete this worksheet to calculate total value](#)

\$

- 6 Other Income  
[Complete this worksheet to calculate total value](#)

\$

- 7 Are you eligible for employer coverage?  
☐ Yes ☒ No

### Worksheet to Caluculate Your Total Financial Resources

Retirement Funds – text area for amount : \$

Bank Accounts: \$

Safe Deposit: \$

Promissory Notes, Loans: \$

Stocks and Bonds: \$

Home Property: \$

Other Real Property: \$

Household Goods and Personal Property: \$

Automobiles: \$

Life Insurance: \$

Burial Spaces or Funds: \$

Other: \$

TOTAL: \$

PREVIOUS

CONTINUE

## Employee Health Insurance



Tell us about your company :

Coverage Effective Date \*

Company Name \*

Company Zip Code \*

Industry Code(SIC) \*

[? SIC Lookup](#)

Tell us about your yourself and your coverage needs :

Date of Birth \*

Home Zip Code \*

Coverage Type / Waive \*

Number of family members to be covered

**CONTINUE**

### Exemptions from the Mandate

Think you can't afford health insurance? Learn if you might be exempt from the Health Care Reform law's penalties.

[More on exemptions](#)

### Have Your Employer ID Handy

If you're offered tax-free savings on a Commonwealth Choice plan you'll need an Employer ID to shop and enroll. Talk to your employer.

### Self Employed

Use the "Self Employed" as reported on your tax return to qualify for a health Care plan.

An Exchange must support employer sign-up

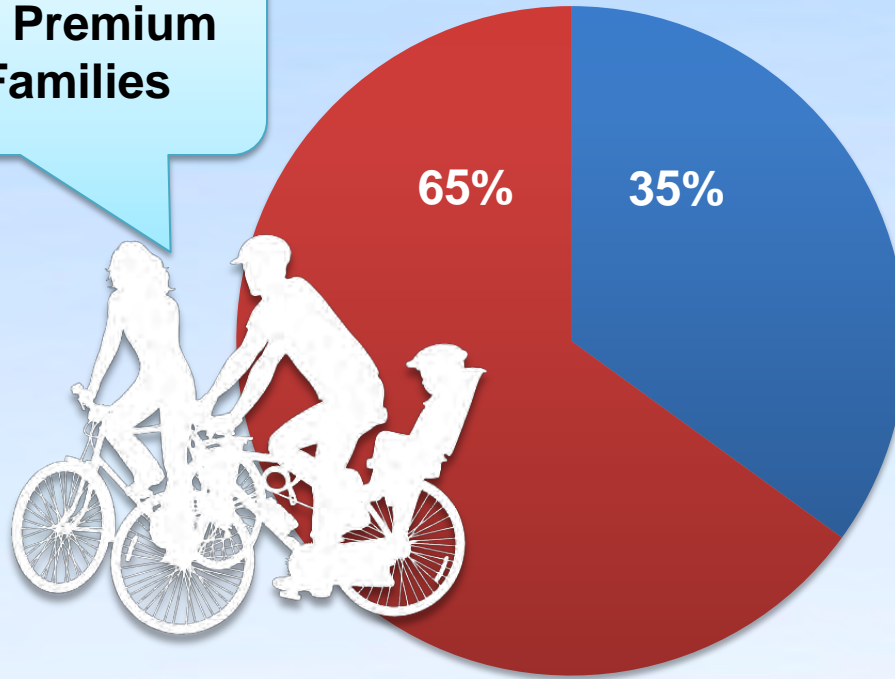
How can states ensure strong carrier participation and attract many customers?





# Ensure that Exchanges are successful distribution channels for carriers

**Subsidies & Premium Caps for Families**



**% of Population**

■ above 400% FPL

■ under 400% FPL

**(Most states. A few states have over 75%!)**

Done right, exchanges have the opportunity to be

**the dominant distribution channel**

for carriers in the individual and family market.

# What is the Risk?



## What is the Risk?

# SUBSCRIBE?

How might this occur?

Yes Please ☐

No Thanks ☒





# To participate in an Exchange, a carrier must

## Provide an essential benefit package

- Ambulatory patient services
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health, substance abuse, behavioral health treatment
- Prescription drugs
- Rehabilitative services and devices
- Laboratory services
- Preventive and wellness services
- Chronic disease management
- Pediatric services, including oral and vision care

**On average, a higher level of benefits than plans typically sold in the market for individual and family products today.**



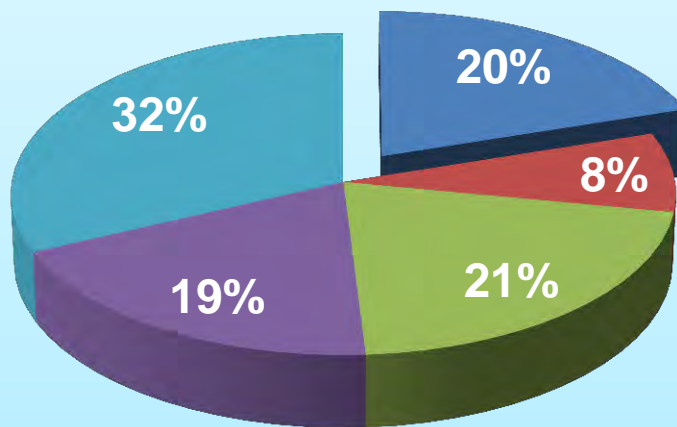
# Benefit structures in the market today versus what ACA requires

- **Deductibles (\$2000 for Individual) -- 37.6% (HMO and PPO)**
- **Maternity – 11.8%**
- **Mental Health – 18.8%**
- **Prescription Coverage – 54.11%**
- **Maternity and Mental Health and Prescription Coverage – 2.35%**

→ In general, ACA requires plans to “upgrade” their average plan offering in the individual and family market.

# Essential Benefits under ACA

Population Distribution by FPL



■ Under 100% ■ 100-138%

■ 139-250% ■ 251-399%

■ 400%

→ ACA benefits are much higher on average than plans available today.

→ Higher benefits → higher premiums, making it harder to

→ attract sign-ups.

→ create price differentiation

One solution

Incomes across the country vary considerably. Thus, it may make sense for policy-makers and carriers to retain some flexibility to define “essential health benefits” by state.

# The Back-office





# The Exchange back-office

- ✓ Regulatory Compliance
- ✓ Insurer Integration
- ✓ Business Operations and Governance
- ✓ Collections of assessments, accounting and financial controls
- ✓ Work-flow for all inter-dependent functions
- ✓ Policies and procedures manual

Assigned Agent: Donna Kristofak

Quote History (Click to view)

Policies (Click to view policies against this lead)

Calls History

Call Date (CST)	Total Time (secs)	Agent/Screener	Call Type	Campaign	Disposition	Recording
2010-04-08 16:40:23	14	ANTONIETA JOHNSON	Consumer_Agent	AGT	RT	
2010-04-08 20:04:29	1255	DONNA KRISTOFAK	Agent_Outbound	FTC	LT	
2010-04-08 20:25:24	51	JESSICA NOLEN	Agent_Admin	FTC	T	
2010-04-08 20:26:31	585	JESSICA NOLEN	Agent_Admin	FTC	T	
2010-04-08 20:43:28						
2010-04-08 20:44:17						
2010-04-08 20:45:26						
2010-04-08 20:50:05						
2010-04-08 20:55:10						

HIPAA and DOI compliance needs will require an exchange to record and pull up every call and email.

Emails

Title	Sent Date	Status	
Esig Authorizaton email.	04/08/10 20:57:04	PROCESSED	<button>Resend</button>
Greensheet Email.	04/08/10 20:58:28	PROCESSED	<button>Resend</button>
Greensheet Email.	04/08/10 21:42:04	PROCESSED	<button>Resend</button>
Policy Sold Email	04/09/10 00:06:35	PROCESSED	<button>Resend</button>

Report Type: ☒ Agent ☐ Carrier ☐ Product ☐ State ☐ Carrier-State

Status: PENDING

**RUN REPORT**

## Pending Aging Report

Name	# Pending	# Pending from 0-1 days	# Pending from 1-10 days	# Pending from 11-20 days	# Pending from 21-30 days	# Pending from 31-60 days	# Pending from 61+ days
Abraham Harris	23	0	11	4	4	3	1
Alan Tenney	38	3	19	11	2	3	0
Antonieta Johnson	29		11	9	2	2	2
April Starratt						12	1
Ashley Harper						0	0
Barrett Kidd						8	5
Bennie Brooks						4	0
Blanche Rosemond	32	2	11	14	4	1	0
Brenyatta Bey	4	0	3	1	0	0	0
Brittiany Hightower	1	0	1	0	0	0	0
Carter Pierce	40	0	3	16	6	11	4
Char O'leary	34	4	14	14	2	0	0
Cherie Marable	31	0	12	9	3	7	0
Chris Mansion	25	0	15	5	1	3	1
Crystal White	37	0	8	18	1	9	1
Danielle Hubbard	40	4	16	10	3	6	1
Daphne Harper	23	0	9	5	3	6	0
David Cook	18	0	3	5	3	7	0
David Landers	47	3	25	17	1	1	0
Delvin Hodges	19	0	10	6	1	1	1
-	-	-	-	-	-	-	-

Exchanges will be required to track the status of applications they submit on behalf of a customer.



Report Type: ☐ Product ☐ Agent ☒ Carrier

Select Date: ☐ Today ☐ Jan 2010 ☒ From 09/01/2010 To 09/30/2010

Agent:  Type:

## Sales Report

Name	Submit to Underwriting	Application Pending	Incomplete Online eapps	Universal apps that need followup	Verbal Acceptance	ESIG	KICKBACK	Avg. App Time
Aetna	564	51	734	24	805	1	16	3.86
Anthem Blue Cross Blue Shield	0	0	0	0	0	3	1	6.41
Assurant					1	0	0	0.85
Blue Cross Blue Shield of Florida					3	0	4	15.88
Blue Shield of California					51	2	6	6.37
BlueCross and BlueShield of Georgia	46	0	0	0	0	4	2	2.57
BlueCross BlueShield	186	1	0	6	7	22	18	8.1
BWA	166	1	0	0	1	9	13	0.06
CIGNA	3	1	0	0	2	6	5	0
Companion Life	50	0	0	0	0	1	2	0.49
CoventryOne	29	0	0	0	0	2	0	6.35
Fairmont	2	0	0	0	0	1	1	0.15
Fidelity	22	0	0	0	0	4	8	1.15
HPA	355	0	0	0	0	0	10	3.13
Humana	816	3	0	3	8	61	69	3.12
Kaiser Permanente	36	1	0	0	1	6	2	0.76
Markel	705	3	0	0	5	24	43	0.07

An Exchange must be capable of tracking and correcting any errors or incompleteness in an application.

Applications Universal Apps ESIG Applications Kickbacks Eapps Pending Attestation Tickets Sales Policies FollowUp

Payments Batch Jobs Feed Upload Carrier Dates Not Paid

Policy ID	Lead ID	Client Name	Agent Name	Carrier	Sold Date	Apptaker	Call DateTime(EST)
103601	2367541	Juan Dimmer	AME Brooks	Markel	09/13/2010		09/13/10 08:00 PM
103732	2382017	Rachael Levalley	AME	Markel	09/13/2010		09/13/10 09:00 PM
103752	2382097	Jay P	AME	Markel	09/13/2010		09/13/10 10:20 PM
103822	2383107	Sharron Jordan					09/14/10 12:30 PM
103850	2372322	Shyna Nash					09/14/10 02:15 PM
103976	2384354	Bree Gordon					09/14/10 07:15 PM
103761	2382488	Terry Newbill					09/15/10 12:00 PM
103799	2382892	Tristan Borden					09/15/10 12:50 PM
103866	2383668	Krista Sultanstyne					09/15/10 01:05 PM
103764	2382477	Tammy Bowles					09/15/10 01:35 PM

The exchange will need to assist users with enrollment issues.

Carriers must be able to exchange work-flow updates regarding policies.

[1] 2 3 4 5 6 .... »Next »Last [ Total : 207 ]

Date From Date To Status Lead Id

NEW

Ticket Id	Issue	Status	Date	Customer	Product	Company	Agent	Policy Id
1885	Other	NEW	10/01/2010	Robert King	Life	Fidelity	Mary Hall	
2115	Other	NEW	10/09/2010	Galya Campano	AME	Markel	Mary Hall	
2118	Payment/Banking	NEW	10/10/2010	andrew sands	AME		Mary Hall	1957827 96848
2119	Payment/Banking	NEW	10/11/2010	Joseph Weber	AME	Advantage		
2120	Other	NEW	10/11/2010	Michael Gregory Keller	Guaranteed Issue			2410066
2122	Cancellation	NEW	10/11/2010	ikera andrews	Health			
2123	Copy of Policy	NEW	10/11/2010	Betty Padgett	ShortTerm	HPA		2351799 100983
2124	Cancellation	NEW	10/11/2010	Cheryl Leak	AME	Aetna		
2125	Cancellation	NEW	10/11/2010	Carmen Garcia	Other			
2126	Cancellation	NEW	10/11/2010	mohammed moufarreh	Health	Cigna		

The exchange will need to assist customers with customer support and renewal.

Another kind of work-flow update between a carrier back-office and an Exchange.



Insurer Name	Status	BOB	Pending	Approved	BOB Last update	Status Last update
Aetna	AUTO	AUTO	198	67	By: Feed Importer On: 12/27/2010 06:13:06	By: Feed Importer On: 01/03/2011 17:48:39
Anthem Blue Cross of California	SEMI	SEMI	2	3	By: Michelle Greenwood On: 11/15/2010 11:03:48	By: Michelle Greenwood On: 11/24/2010 09:21:14
CIGNA	MANUAL	MANUAL	44	82	By: Joyce Starr On: 11/02/2010 12:04:15 <a href="#">Update</a>	By: Joyce Starr On: 01/04/2011 10:43:51 <a href="#">Update</a>
Blue Shield of California	MANUAL	MANUAL	196	40	By: Michelle Greenwood On: 11/15/2010 11:03:54 <a href="#">Update</a>	By: Michelle Greenwood On: 01/04/2011 09:04:54 <a href="#">Update</a>
Blue Cross Blue Shield of Florida	MANUAL	MANUAL	15		By: Michelle Greenwood On: 11/02/2010 12:12:37 <a href="#">Update</a>	By: Michelle Greenwood On: 01/04/2011 09:04:56 <a href="#">Update</a>
BlueCross and BlueShield of Georgia	SEMI	SEMI			By: Michelle Greenwood On: 11/15/2010 11:08:54	By: Michelle Greenwood On: 11/24/2010 09:21:21
						By: Joyce Starr On: 01/04/2011 10:43:57 <a href="#">Update</a>
						By: Joyce Starr On: 01/04/2011 10:44:26 <a href="#">Update</a>
						By: Michelle Greenwood On: 11/24/2010 09:21:25
						By: Michelle Greenwood On: 01/04/2011 09:05:00 <a href="#">Update</a>
						By: Feed Importer On: 01/04/2011 11:00:02
Kaiser Permanente	MANUAL	MANUAL	34	104	By: Joyce Starr On: 11/02/2010 12:12:25 <a href="#">Update</a>	By: Joyce Starr On: 01/04/2011 10:44:23 <a href="#">Update</a>
Assurant TIME MGA	AUTO	MANUAL	4	9	<a href="#">Update</a>	By: Feed Importer On: 01/04/2011 11:00:04
Anthem	SEMI	SEMI	13	3	By: Feed Importer On: 01/04/2011 09:17:40	By: Feed Importer On: 01/04/2011 10:05:45
UnitedHealthOne	AUTO	SEMI	256	482	By: Feed Importer On: 12/20/2010 15:41:21	By: Feed Importer On: 01/04/2011 14:06:05
CoventryOne	MANUAL	MANUAL	8	18	By: Joyce Starr On: 11/02/2010 12:12:51 <a href="#">Update</a>	By: Joyce Starr On: 01/04/2011 10:44:32 <a href="#">Update</a>
Assurant Health Access			6	1		

**Enabling the Exchange customer support will require status updates from carrier back offices to the Exchange – regarding every policy.**

Conf. No.	Policy Number	Lead ID	First Name	Last Name
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Effective Date From		Effective Date To		Submit Date From
<input type="text"/>		<input type="text"/>		<input type="text"/>
Sold Date From		Sold Date To		
<input type="text"/>		<input type="text"/>		

[Search](#)

The exchange will need to collect payment amounts from the customer and remit to carrier.

Policy Number	Name	Premium	Customer Pays	Subsidy	Carrier	Submit Date	Effective Date	Status
122923	Christopher McGucken	\$160.45	\$120.45	\$40.00	Aetna	01/06/2011	01/22/2011	PAYMENT PROCESSED
122914	Matthew Morrison	\$220.56	\$1160.56	\$60.00	Aetna	01/06/2011	01/14/2011	PAYMENT PROCESSED
122911	Justin Warren	\$345.00	\$345.00	0	Humana	01/06/2011	01/15/2011	PAYMENT PROCESSED
122909	Sarah Mccarter	\$279.00	\$200.00	\$79.00	UHC	01/06/2011	02/05/2011	PAYMENT PROCESSED
122905	Denise Gentle	\$582.36	\$420.00	\$182.64	Anthem	01/06/2011	02/05/2011	PAYMENT PROCESSED
122898	Katie Consiglio	\$334.00	\$334.00	0	Aetna	01/06/2011	02/01/2011	PAYMENT PROCESSED
122897	Chelsea Cain	\$256.50	\$226.50	\$30.00	UHC	01/06/2011	01/07/2011	PAYMENT PROCESSED
122895	Vijaya Kumar Katakam	\$451.20	\$400.00	\$51.20	Humana	01/06/2011	02/06/2011	PAYMENT PROCESSED
122892	Robert Rowe	\$278.90	220.90	\$50.00	UHC	01/06/2011	02/06/2011	PAYMENT PROCESSED
122887	Thomas Bowman					01/06/2011	02/06/2011	PAYMENT PROCESSED

[Download to CSV](#)

Conf. No.	Policy Number	Lead ID	First Name	Last Name	Status	Carrier
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	PAYMENT PROCESSED	<input type="text"/>
Effective Date From	Effective Date To	Submit Date From	Submit Date To	Agent		
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Select Agent		
Sold Date From	Sold Date To	Insurance Type	Payable			
12/01/2010	01/06/2011	AME	Select			
<b>Search</b>						

Policy Number	Name	Premium	Customer Pays	Subsidy	Carrier	Submit Date	Effective Date	Status
122923	Christopher McGucken	\$160.45	\$120.45	\$40.00	Aetna	01/06/2011	01/22/2011	PAYMENT PROCESSED
122914	Matthew Morrison	\$220.56	\$1160.56	\$60.00	Aetna	01/06/2011	01/14/2011	PAYMENT
122911	Justin Warren	\$345.00	\$345.00	0				
122909	Sarah Mccarter	\$279.00	\$200.00	\$79.00				
122905	Denise Gentle	\$582.36	\$420.00	\$182.64				
122898	Katie Consiglio	\$334.00	\$334.00	0				
122897	Chelsea Cain	\$256.50	\$226.50	\$30.00				
122895	Vijaya Kumar Katakam	\$451.20	\$400.00	\$51.20				
122892	Robert Rowe	\$278.90	220.90	\$50.00	UHC	01/06/2011	02/06/2011	PAYMENT PROCESSED
122887	Thomas Bowman					01/06/2011	02/06/2011	PAYMENT PROCESSED

**For subsidized customers, this payment comes from two sources – the customer and the government.**



**Carriers will need mechanisms to accept divided payments, notify exchanges about delinquent customers and refund premium subsidies for delinquent customers**

Name	Status	Carrier
<input type="text"/>	PAYMENT PROCESSED	<input type="text"/>
it Date	Submit Date To	Agent
<input type="text"/>	<input type="text"/>	Select Agent
ance Type	Payable	
<input type="text"/>	Select	
<b>Search</b>		

					Carrier	Submit Date	Effective Date	Status
122923	Christopher McGucken	\$160.45		\$40.00	Aetna	01/06/2011	01/22/2011	PAYMENT PROCESSED
122914	Matthew Morrison	\$220.56	\$110.00	\$60.00	Aetna	01/06/2011	01/14/2011	PAYMENT PROCESSED
122911	Justin Warren	\$345.00	\$345.00	0	Humana	01/06/2011	01/15/2011	PAYMENT PROCESSED
122909	Sarah Mccarter	\$279.00	\$200.00	\$79.00	UHC	01/06/2011	02/05/2011	PAYMENT PROCESSED
122905	Denise Gentle	\$582.36	\$420.00	\$182.64	Anthem	01/06/2011	02/05/2011	PAYMENT PROCESSED
122898	Katie Consiglio	\$334.00	\$334.00	0	Aetna	01/06/2011	02/01/2011	PAYMENT PROCESSED
122897	Chelsea Cain	\$256.50	\$226.50	\$30.00	UHC	01/06/2011	01/07/2011	PAYMENT PROCESSED
122895	Vijaya Kumar Katakam	\$451.20	\$400.00	\$51.20	Humana	01/06/2011	02/06/2011	PAYMENT PROCESSED
122892	Robert Rowe	\$278.90	220.90	\$50.00	UHC	01/06/2011	02/06/2011	PAYMENT PROCESSED
122887	Thomas Bowman					01/06/2011	02/06/2011	PAYMENT PROCESSED

Download to CSV



<b>State</b> <input type="text" value="CA"/>	<b>Carrier</b> <input type="text" value="Aetna"/>	<input type="button" value="Search"/>
---	--	---------------------------------------

Plan Name	Plan Family Name	Wild Card	Plan Type	Insurance Type	Edit Plan Family Information	Action In Sales Agent	Action In End User
First Dollar MC Open Access 30	First Dollar Managed Choice Open Access	First Dollar MC Open Access *	PPO	Health	Edit	Hide	Hide
First Dollar MC Open Access 30 with Dental	First Dollar Managed Choice Open Access	First Dollar MC Open Access *	PPO	Health	Edit	Show	Show
First Dollar MC Open Access 40	First Dollar Managed Choice Open Access	First Dollar MC Open Access *	PPO	Health	Edit	Hide	Hide
First Dollar MC Open Access 40 with Dental	First Dollar Managed Choice Open Access	First Dollar MC Open Access *	PPO	Health	Edit	Show	Show
MC Open Access 2500	MC Open Access	MC Open Access *	PPO	Health	Edit	Hide	Hide
MC Open Access 2500 with Dental	MC Open Access	MC Open Access *	PPO	Health	Edit	Show	Show
MC Open Access 2500 with limited RX	MC Open Access	MC Open Access *	PPO	Health	Edit	Hide	Hide
MC Open Access 2500 with limited RX with Dental	MC Open Access	MC Open Access *	PPO	Health	Edit	Show	Show
MC Open Access 3500	MC Open Access	MC Open Access *	PPO	Health	Edit	Hide	Hide
MC Open Access 3500 with Dental	MC Open Access	MC Open Access *	PPO	Health	Edit	Show	Show
MC Open Access 5000	MC Open Access	MC Open Access *	PPO	Health	Edit	Hide	Hide
MC Open Access 5000 with Dental	MC Open Access	MC Open Access *	PPO	Health	Edit	Show	Show
MC Open Access 5000 with limited RX	MC Open Access	MC Open Access *	PPO	Health	Edit	Hide	Hide
MC Open Access 5000 with limited RX with Dental	MC Open Access	MC Open Access *	PPO	Health	Edit	Show	Show
MC Open Access 7500 with Unlimited Primary Care Visit plus Dental	MC Open Access	MC Open Access *	PPO	Health	Edit	Show	Show
MC Open Access High Deductible 3000 (HSA Compatible)	MC Open Access High Deductible (HSA Compatible)	MC Open Access High Deductible.* \\\(HSA Compatible\\).*					
MC Open Access High Deductible 3000 (HSA Compatible) with Dental	MC Open Access High Deductible (HSA Compatible)	MC Open Access High Deductible.* \\\(HSA Compatible\\).*	HSA	Health	Edit	Show	Show
MC Open Access High Deductible 3500 (HSA Compatible)	MC Open Access High Deductible (HSA Compatible)	MC Open Access High Deductible.* \\\(HSA Compatible\\).*	HSA	Health	Edit	Hide	Hide
MC Open Access High Deductible 3500 (HSA Compatible) with Dental	MC Open Access High Deductible (HSA Compatible)	MC Open Access High Deductible.* \\\(HSA Compatible\\).*	HSA	Health	Edit	Hide	Hide
MC Open Access High Deductible 5000 (HSA Compatible)	MC Open Access High Deductible (HSA Compatible)	MC Open Access High Deductible.* \\\(HSA Compatible\\).*	HSA	Health	Edit	Hide	Hide

**Exchanges must be able to certify or decertify plans. Plans must be able to provide data and analytics to support this need.**

[Home](#) [Lead Management](#) [Policy Management](#) [Account Management](#)
[Applications](#) [Universal Apps](#) [ESIG Applications](#) [Returned Applications](#) [Eapps](#) [Pending Attestation](#) [Tickets](#) [Sales](#) [Policies](#) [FollowUp](#)
[Payments](#) [Batch Jobs](#) [Feed Upload](#) [Carrier Updates](#) [Not Paid](#)

FollowUp Action	Carrier	Call Date From	Call Date To
<input type="text" value="Select Follow Up Action"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

[Search](#)

ID	Name	Status	Type	Carrier	Lead ID	Call Date	Followup Action
34055	Mk Pra	SOLD	Health	Aetna	77199		COUNTEROFFER
33056	Jack Kallis	PENDING	Health	Anthem Blue Cross Blue Shield	76595		MEDICAL RECORDS ORDERED
33892	Marcus Young	WITHDRAWN	Health	Aetna	77025		FOLLOWUP NEEDED
33900	Apple Zhang	PENDING	Health	Aetna	77034		FOLLOWUP NEEDED
32891	Micheal Bhuan	PENDING	Health	Anthem Blue Cross Blue Shield	76269		FOLLOWUP NEEDED
32637	Alex Pringle	PENDING	Health	Anthem	76206		APP APPROVED WITH RIDER
33149	Michael Cruz	PENDING	Health	Anthem Blue Cross Blue Shield	75488		FOLLOWUP NEEDED
33418							APP APPROVED WITH RIDER
32666	St				76391		FOLLOWUP NEEDED
33972					77035		COUNTEROFFER

**An Exchange must be able to follow up on every application all the way from submission to completion, correctness, rate-up management, subsidy calculation and card issuance.**

[1] 2 3 >Next >Last [ Total : 25 ]

Date From	Date To	Status	Lead Id	Name	Product Type	Customer Service Rep
<input type="text"/>	<input type="text"/>	NEW	<input type="text"/>	<input type="text"/>	--	Select

Ticket Id	Issue	Status	Date Created	Customer Name	Product Type	Carrier Name	Assigned To	Lead Id	Policy Id
1885	Other	NEW	10/01/2010	Robert King	Life	Fidelity	Mary Hall		
2115	Other	NEW	10/09/2010	Galya Campano	AME	Markel	Mary Hall		
2118	Payment/Banking	NEW	10/10/2010	andrew sands	AME		Mary Hall	1957827	96848
2119	Payment/Banking	NEW	10/11/2010	Joseph Weber	AME	Advantage			
2120	Other	NEW	10/11/2010	Michael Gregory Keller	Guaranteed Issue			2410066	
2122	Cancellation	NEW	10/11/2010	ikera andrews	Health				
2123	Copy of Policy	NEW	10/11/2010	Betty Padgett					
2124	Cancellation	NEW	10/11/2010	Leak					
2125	Cancellation	NEW	10/11/2010						
2126	Cancellation	NEW	10/11/2010	mohammed					

**An Exchange will need to address post purchase customer support issues**

**AGENT ACTIVITY REPORT for WEEK of**  
**Mon, 10/11/10 to Sat, 10/16/10**  
**Sharon Boone**

Lead Name	Lead ID	Product	Carrier	Status	Submitted Date	Payable Date	eCommit (Y/N)	Dental Add-On (Y/N)	Payout
<b>PAYABLE</b>									
Larry Bolterstein	2423951	Health	BlueCross and BlueShie	APPROVED	10/11/10	11/5/10	N	N	\$50.00
Larry Bolterstein	2423951	ShortTerm	HPA	INFORCE	10/11/10	11/5/10	N	N	\$40.00
Rachel Cubias	2424949	Health	Blue Shield of California	APPROVED	10/11/10	11/5/10	N	N	\$50.00
Andre Franklin	2425179	Health	CIGNA	APPROVED	10/11/10	11/5/10	N	N	\$50.00
Andre Franklin	2425179	Dental	Humana	APPROVED	10/11/10	11/5/10	N	N	\$30.00
Marvin Levine	2421996	Health	UnitedHealthOne	APPROVED	10/12/10	11/5/10	N	N	\$50.00
Ronald Wong	2417241	Health	Kaiser Permanente	APPROVED	10/14/10	11/5/10	N	N	\$50.00
Matt Weir	2429682	ShortTerm	HPA	INFORCE	10/14/10	11/5/10	N	N	\$40.00
Matt Weir	2429682	Health	UnitedHealthOne	APPROVED	10/14/10	11/5/10	N	N	\$50.00
Tess Renaud	2432051	AME	BWA	INFORCE	10/15/10	11/5/10	N	N	\$60.00
<b>10 PAYABLE Policies</b>									<b>\$470.00</b>
<b>PROVISIONAL</b>									
Alonso Guerrero	2430583	Health	Blue Shield of California	PENDING	10/14/10		N	N	\$50.00
Tess Renaud	2432051	Health	Kaiser Permanente	PENDING	10/15/10		N	N	\$50.00
Jane Seibert	2432216	Health	Blue Cross Blue Shield c	PENDING	10/15/10		N	N	\$50.00
Tamara Perez	2403286	Health	Humana	PENDING	10/15/10		N	N	\$50.00
<b>4 PROVISIONAL Policies</b>									<b>\$200.00</b>
<b>NON-PAYABLE</b>									
June Bradley	2423742	Health	UnitedHealthOne						
Amanda Engstrom	2305719	Health	UnitedHealthOne						
Sarah Maine	2424903	Health	UnitedHealthOne						
Trovanne Waters	2428321	Health	UnitedHealthOne						
Sharon Stasica	2428086	Health	BlueCross and BlueShie						
<b>5 NON-PAYABLE Policies</b>									<b>\$0.00</b>
<b>TOTAL PAYOUT:</b>		<b>\$470.00</b>							

**An Exchange must support accurate payments for third party brokers and navigators**



## Connect with **Your state** Residents Shopping for Health Insurance

### Sign Up For Real Time Health Leads

Name:

Email:

Phone:

Message:

**SEND**



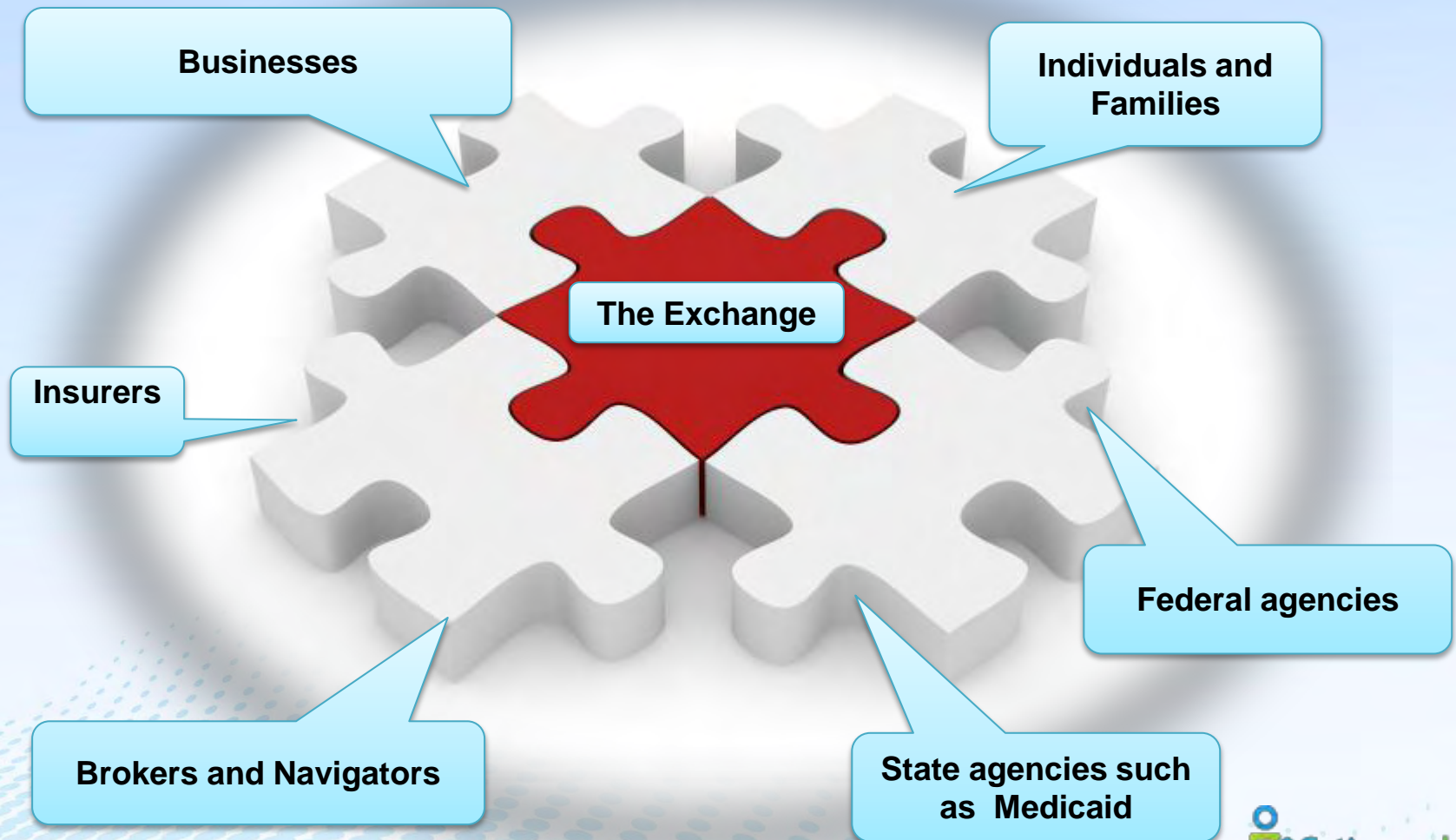
**Real time**  
Talk to pros



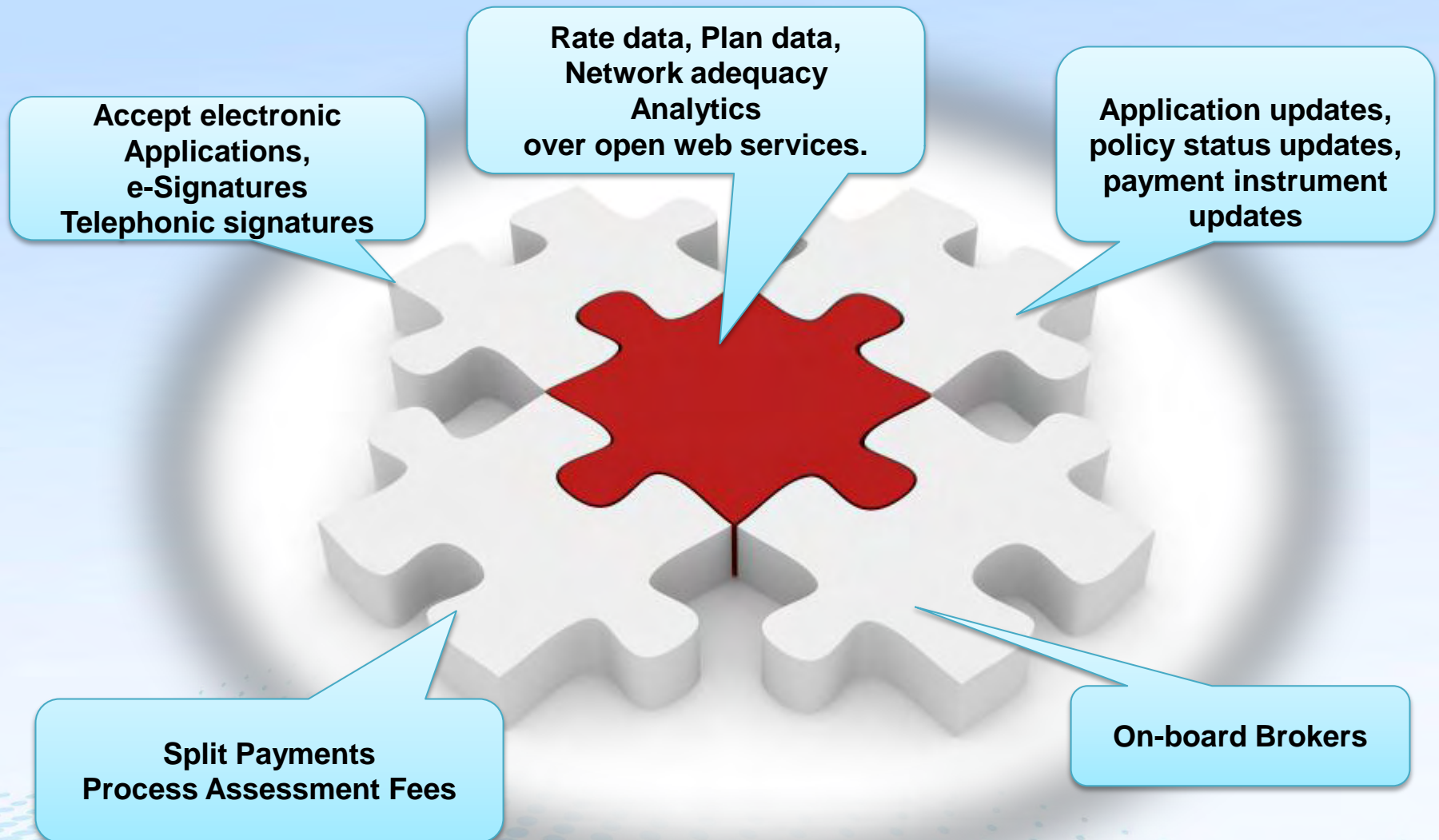
**Real buy**  
Each lead sp

An Exchange must support third party broker sign-up

# An Exchange integrates the needs of many constituencies

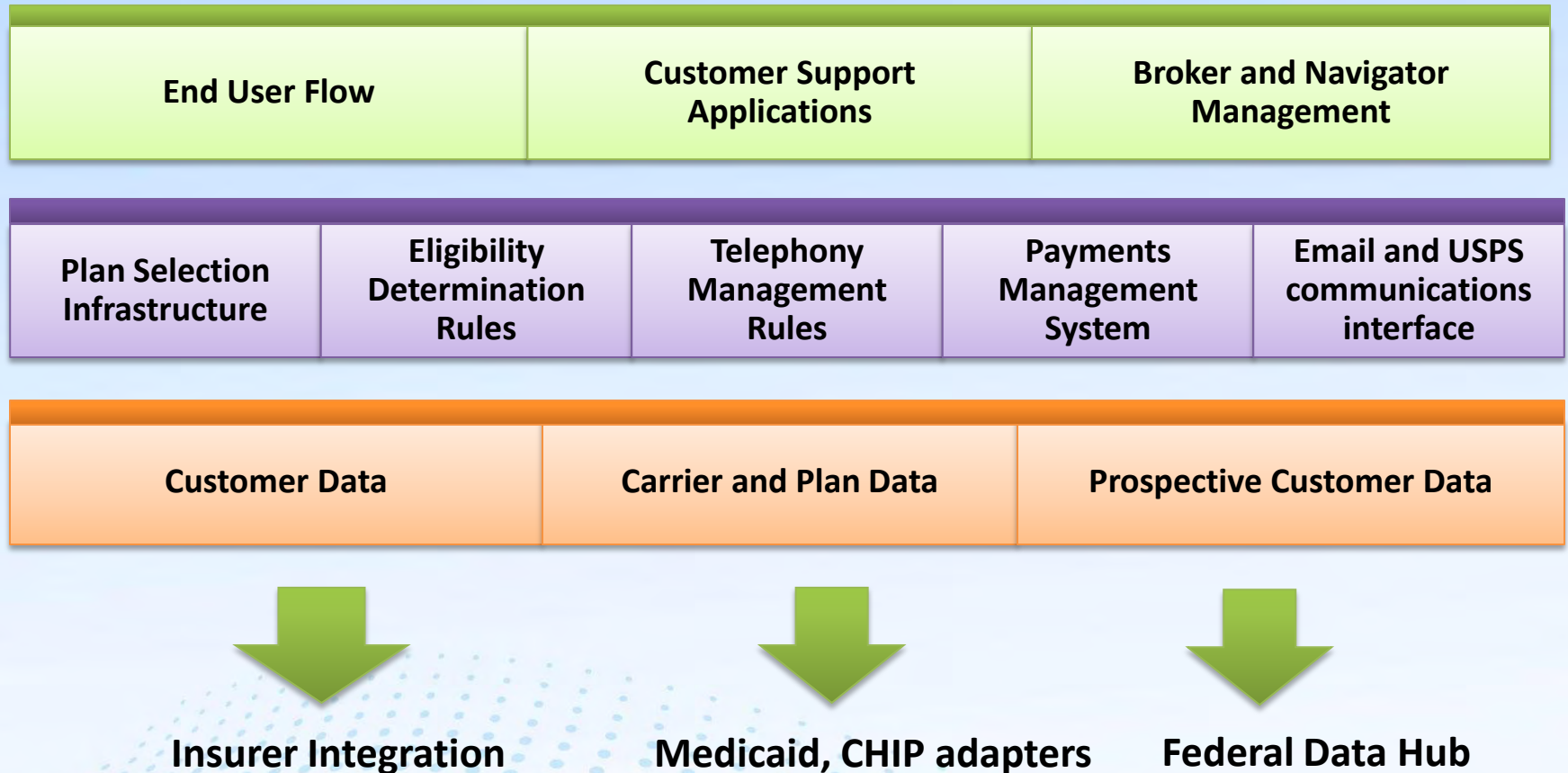


# An Exchange “integrates” many capabilities to meet the needs of its many stakeholders





# The Exchange is a business process engine built on a technology platform





# Early conclusions from our experience

- ✓ An Exchange is an integrated service
- ✓ The value of all the parts working together is what makes the whole.
- ✓ The parts include technology, business rules, licensed support staff, carrier appointments, integration with carrier back-offices, integration with state and federal systems

# Thank you!

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Questions? Please email us at  
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# Some key issues that states are working on...

- ✓ Market organization versus selective contracting – how does the exchange work with carriers?
- ✓ How does the Exchange interface with established DOI laws?
- ✓ What is the Exchange's third party broker model?
- ✓ What is the proper role of a navigator?
- ✓ What are the natural business operations interfaces between the Medicaid, CHIP and the commercial health insurance on the back-end?
- ✓ Should the SHOP Exchange be merged into the individual market?
- ✓ How does the Exchange address the particular needs of rural citizens?
- ✓ How does the Exchange ensure financial self-sufficiency and reduce project risk?
- ✓ How does the Exchange deal with member churn?