

CBIA Health Connections

*an example of a successful exchange
for 16+ years*

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SHOP Exchange: Policy and Operations
December 15-16, 2011
Denver, CO

State Health Reform Assistance Network
Charting the Road to Coverage



Robert Wood Johnson Foundation

CBIA Health Connections

- Introduced Jan. 1, 1995
- A private sector solution emerging from the national healthcare debate
- Employee choice model
- Small group: 3-100 EEs
- 5,500 ERs 80,000 members

Selling the SHOP

- Who are you selling to (Stakeholders)
- What is The SHOP selling
- How are you selling it
- Core Values

Stakeholders

- Employee
 - Employer
 - Health Plans
 - Agent / Broker
-
- What changes will take place in 2014
 - Which is most important and in what order?

What is a Small Employer

- Under 50 employees
- Typically no HR department
- Range from tech savvy to low tech
- Professional to service businesses
- White collar to blue collar
- English as a second language
- Urban to rural

What is a SHOP Selling

- Choice
 - Benefit Plan, Network, Formulary
- Price
- Service Capabilities
- CBIA Health Connections – one stop shopping
- SHOP will need to overcome concerns from Private Sector

Distribution

- Agent / Broker – is there a role in your state?
- Employer Directly
 - Web
 - Phone
 - General Advertising
 - ??

Service Capabilities

- Billing & Administration System
 - SHOP must do the billing
 - Billing & Account Structure, Customer Service
 - Most systems focus on large employers not small employers which have very high frequency
 - Focus on stakeholder
 - One stop shopping
- Easy to explain hard to implement
- It's a mind set

Service Capabilities

- Awareness
- Flexibility
- Transparency
- Follow Through
- Efficiency

Success for a SHOP

- Deliver value to all stakeholders
- Engage with and understand your customers
- Financial Integrity
- Avoid selection issues
- Make a complex program simple
- Maintain consistency with market practices
- Shop needs to have credibility with the business community