

Worker-Employer Choice: High-Level Policy Options

Federally Required Exchange Offering:

1. Employer chooses one coverage level, worker chooses (any) QHP at that level.

Other Options Include:

2. Employer chooses one QHP, worker enrolls in that QHP.
3. Employer chooses two coverage levels, worker chooses among QHPs at those levels, but with some restrictions.
4. Exchange offers suites of meaningfully different QHPs from different levels; employer choose suite, worker chooses QHP.
5. Worker can choose any QHP at any level.