

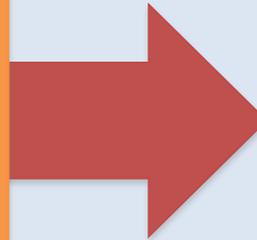


# **Building the Foundation for Change**

**Planning Connecticut's Health Insurance Exchange**

# Why We Are Here Tonight

**Planning for  
an  
Exchange**



High Costs

50 million  
Uninsured

25 million  
Under Insured

**Explain  
Exchange  
Basics**

377,000  
Uninsured in Connecticut

**Listen to You**

**Why We're  
Here**

Goals

Key  
Components

Predictions

Listen to you

# Purpose of an Exchange

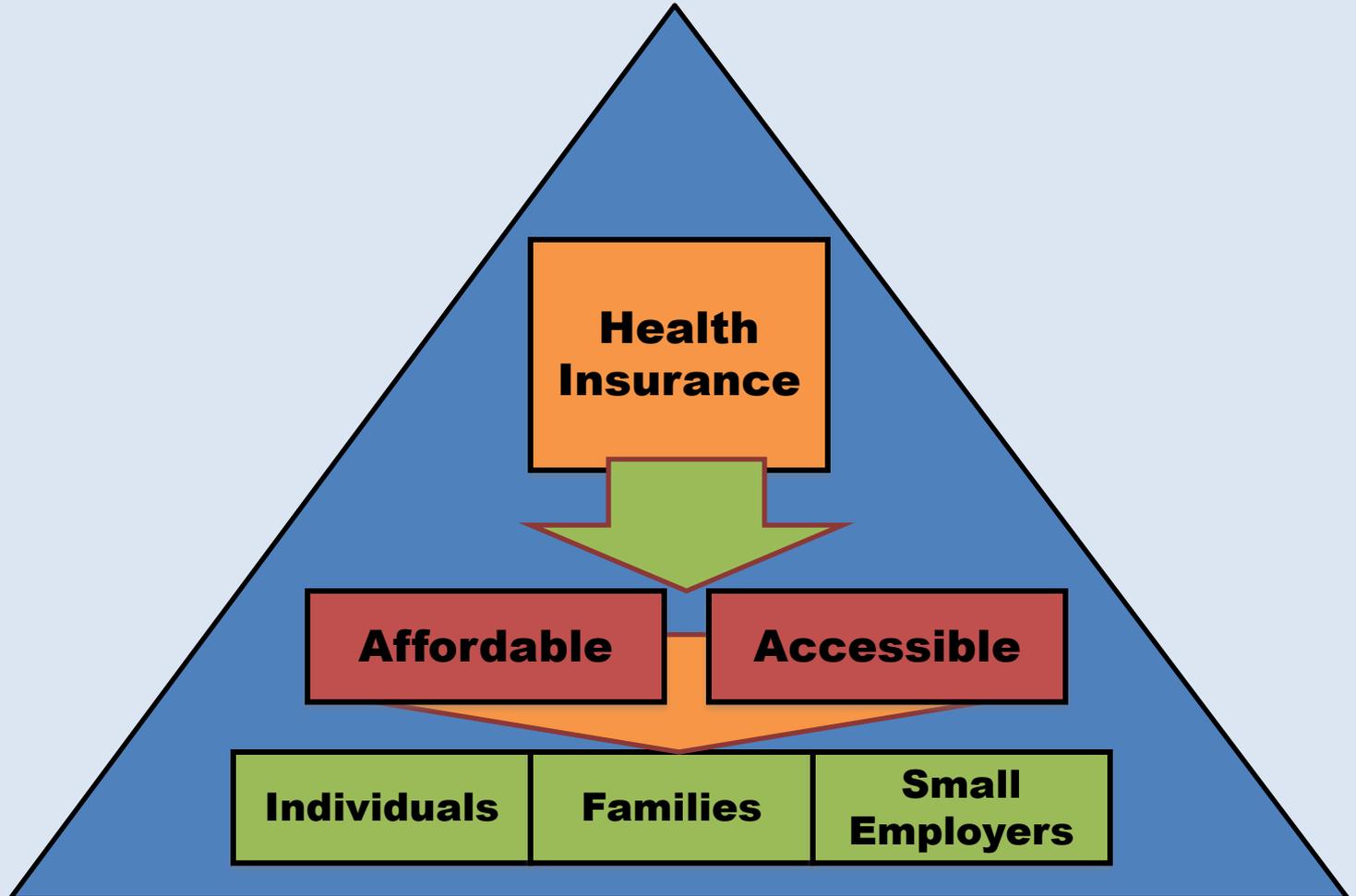
Why We're Here

**Purpose**

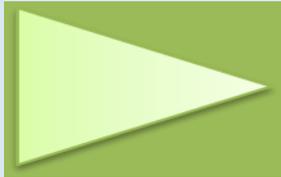
Key Components

Predictions

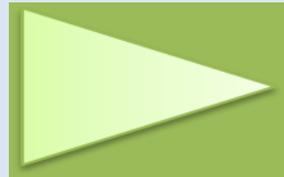
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## Key Exchange Components



**Help You  
Obtain  
Insurance**



**Ensure  
Quality of  
Care**



**Education  
and Outreach**

Why We're  
Here

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## Key Exchange Components

**Help You  
Obtain  
Insurance**

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- Efficient, hassle-free gateway to coverage
- Website with all the tools you need
- Toll-free hotline for assistance
- Experienced “navigators” to assist with enrollment, questions and complaints
- Variety of ways to enroll: internet, mail, in person, phone

# Planning for an Insurance Exchange in Connecticut

## “No Wrong Door”

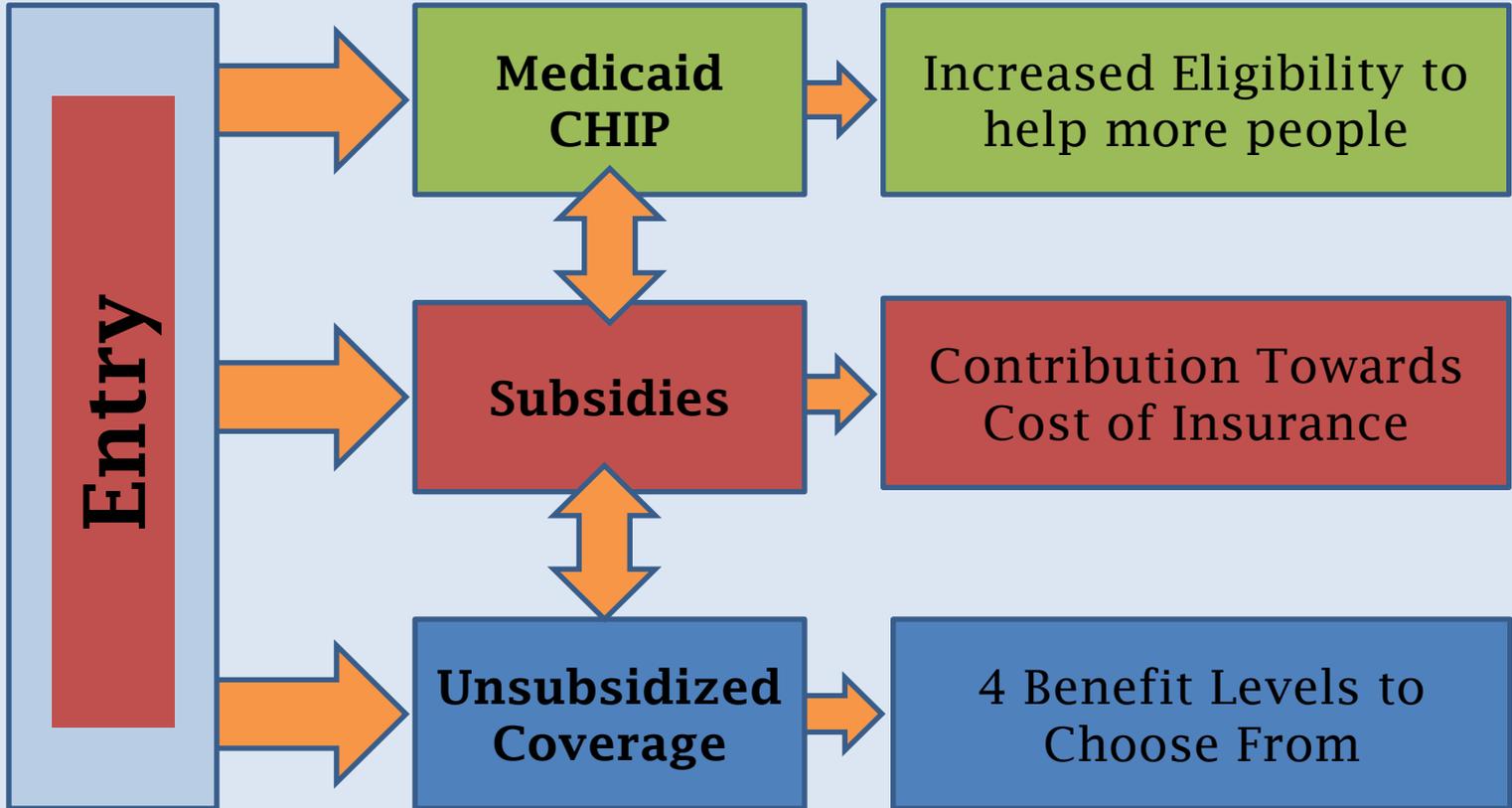
Why We're Here

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Predictions

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## Balance of Price and Quality

**Ensure  
Quality of  
Care**

### **A Balance of Price and Quality**

- Premiums and cost sharing
- Benefits packages
- Enrollee satisfaction
- Claims payment policies and practices

### **Consider choice and competition**

- Ensure comparable quality plan choice
- Strong provider networks

Why We're Here

Purpose

**Key Components**

Predictions

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# Essential Health Benefits

Why We're Here

Goals

**Key Components**

Predictions

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- Allergy
- Ambulance
- Chronic disease management
- Emergency health services
- Home health care
- Hospital care
- Lab, x-ray, and diagnostics
- Maternity, newborn, and pediatric care
- Mental health
- Orthopedic surgery
- Out Patient dialysis, chemo, radiation

- Outpatient surgery
- Physician's office visits: sickness and injury
- Prescription drugs
- Rehabilitative Services
- Preventive care
- Skilled nursing and inpatient rehab
- Substance use services
- Urgent care services

- Incomplete List—Expect detail end of 2011
- Connecticut will need to decide about additional benefits

# Key Exchange Components

**Qualified Health Plans  
Catastrophic plans are an option**



**All Health Plans Required to Meet  
Minimum Benefit Levels**

Why We're Here

Purpose

**Key Components**

Predictions

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# Key Exchange Components

**Outreach  
and  
Education**

Health Care  
Providers

- Ongoing
- Comprehensive
- Proactive and Customer Friendly

Advocates

Connecticut  
Residents

Small  
Employers

Insurers

Why We're  
Here

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**Key  
Components**

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# Planning for an Insurance Exchange in Connecticut

## Exchange Enrollment Estimates

2014 - 2019

✓ 24 million will have purchased coverage through Exchanges in the US.

✓ 5 million will have purchased through their employer who allows their workers to choose among plans offered in the Exchange.

16 million  
previously uninsured

81% will receive  
financial assistance

Exchanges will  
change many lives

Why We're  
Here

Goals

Key  
Components

**Predictions**

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# What Are Your Thoughts?

- How do you buy insurance now?
- What do you want from your health insurance?
- How do you choose?
- What's important to you?