Health Industry Forum
Evolution of State Health Insurance Exchanges

July 13, 2011

This presentation is only a high level summary of the Patient Protection and Affordable Care Act (ACA). Information contained in this presentation is subject to change as regulations are issued and interpretation evolves. This presentation should not be considered to be legal guidance regarding ACA or its potential impact.
Key health care issues for all Americans

- Exchanges create an alternative marketplace for consumers and small employers
- Cost & affordability remain significant challenges
- There will need to be continued focus on improving quality of care through innovative collaborative agreements with providers (e.g., ACOs)
Design Principles for Health Insurance Exchanges

These principles are critical for building a sustainable Exchange marketplace and enhancing consumer participation.

- Strong viable marketplaces on and off the Exchanges
- Promote market-oriented principles
- Avoid duplication of existing regulatory functions (e.g., rate review)
- Ensure a well balanced risk pool
- Administrative Simplicity