Washington’s Health Benefit Exchange

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Agenda

• What is a Health Benefit Exchange?
• How might the Exchange affect you?
• How can you stay up-to-date on the building of the Exchange?
• Your questions
Who has access to the Health Benefit Exchange?

An easily accessible, central online marketplace to buy health insurance for:

- individuals
- families
- small businesses
Through the Exchange, Washingtonians will be able to:

- **Compare** health plans
- **Check** qualifications for tax credits or cheaper co-pays and deductibles
- **Choose and enroll** in a health plan that
  - Fits your personal health needs
  - Has your choice of doctors
How might the Exchange affect you?

In 2014, you may shop for health insurance this way:

1. Assess needs
2. Submit info
3. Compare plans
4. Choose plan
5. Coverage begins
How can you stay up-to-date on the building of the Exchange?

Visit the HCA website for updates

www.hca.wa.gov/hcr/exchange

On the website, you can sign up for our electronic mailing list
Exchange Timeline: Board Appointments

- **October 1**: Caucuses submit Exchange Board nominations to Governor

- **By December 15**: Governor appoints Board; names Chair

- **December 15-March 15**: Board orientation, operational decision-making, weighing in on Exchange legislation

- **March 15, 2012**: Exchange becomes its own public-private partnership and Exchange Board is given governing authority
Exchange Milestones

- **November 2011**: Introduction of Governor-request legislation

- **November/December 2011**: Release of proposed federal rules; potential release of final rules

- **January-March 2012**: Legislative decisions on many of the policy issues will need to be made

- **March 15, 2012**: Exchange becomes its own governed entity

- **January 1, 2013**: Exchange must be certified by HHS
Exchange Milestones (continued)

• **January-April 2013**: Additional legislative action is taken, as needed, to prepare for running the Exchange

• **October 1, 2013**: Open enrollment for the Exchange begins

• **January 1, 2014**: Coverage purchased through the Exchange begins

• **February 20, 2014**: Open enrollment period ends
Exchange Near-Term Timeline: Policy Papers

- Basic Health Option: Draft paper released week of Oct. 3
- Criteria for Qualified Health Plans: Draft paper released week of Oct. 10
- Market Rules Inside vs. Outside Exchange: Policy options and discussion questions released week of Oct. 3
- Future of WSHIP and risk leveling: Policy options and discussion questions released in October
Exchange Near-Term Timeline: Policy Papers

- **Small Business Exchange Functions**: October
- **Role of Navigators**: October
- **Exchange Financing**: November
- **Medicaid/Exchange Integration**: November
- **Governor-Request Legislation**: November
Feedback on Policy Issues

• JSC meetings

• HCA technical advisory committee (TAC)

• Tribal consultation

• Public comment period

• Continued conversations leading up to legislation for the 2012 session