

Utah Health Reform

- Avenue H
 - Defined Contribution
 - Predictability
 - More options
 - Lower administrative costs



- Employee Choice
 - More options
 - Transparency
 - Portability

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Healthcare.gov, what happened?

- Lack of Time to Build and Test
 - HHS / CMS delayed necessary regulations and guidance
 - The administration delayed internal progress
 - No end to end testing



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Healthcare.gov, what happened?

- Lack of Project Management
 - CMS acted alone
 - Lack of experience
 - No communication with sub contractors



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Healthcare.gov vs. the States

• What did the states do differently?

- Leveraged existing technologies
- Hired an outside project manager or systems integrator
- · Proactive and innovative
- De-scoped where necessary
- Set expectations low





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Federal Health Reform Uncertainties

- Enrollment
 - Plan B
- Premiums
 - The cancellation fix
- State Based Exchanges
 - Who will transition
- Funding
 - Federal Deficit Reduction



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A health care intelligence business

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