

Insuring America



*Marketplace Operational
Implementation Update*

April 2013

OUTLINE

- Overview
- States
- Health Plans
- Eligibility and Enrollment
- Consumer Assistance
- Education and Outreach

OVERVIEW: Our Goal

- Our goal is to ensure Americans have quality, affordable health insurance.
- A number of activities have been and will be accomplished to achieve this goal.
- The White House, the Department of Health and Human Services, and the Departments across the Administration are committed to this goal

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Accomplishments

Coverage:

- 3.1 million young adults have gained insurance through their parents' plans
- 6.1 million people with Medicare through 2012 received \$5.7 billion in prescription drug discounts
- 34 million people with Medicare received a free preventive service, 71 million privately insured people gained improved coverage for preventive services
- 105 million Americans have had lifetime limits removed from their insurance

Cost:

- Slowest sustained national health spending growth in 50 years, with low growth continuing in 2012 for Medicare and Medicaid
- \$2.1 billion has been returned to consumers through medical loss ratio (80 / 20 rule) rebates and rate review in 2011
- Percent of double-digit rate increases fell from 75% in 2010 to 14% so far in 2013
- \$4.2 billion was recovered in 2012 from anti-fraud efforts – a record high – for a total of nearly \$15 billion over the last 4 years, double that of the previous 4 years

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Accomplishments

- >95% of regulations are completed
- Federal systems builds are on track
 - Insurer Portal
 - Data Services Hub
 - Consumer Application System
 - Financial Management System
- State-based Marketplaces are progressing

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Key Marketplace Dates for 2013

- April: Finalize State roles in Marketplaces
- April: Health plans apply
 - Review through May and June
- June: Call Center launch
- July/August: Training for consumer assistance begins
- July-August: Web portal loaded with QHPs and tested
- October - March: Open enrollment
- January 1: Coverage begins

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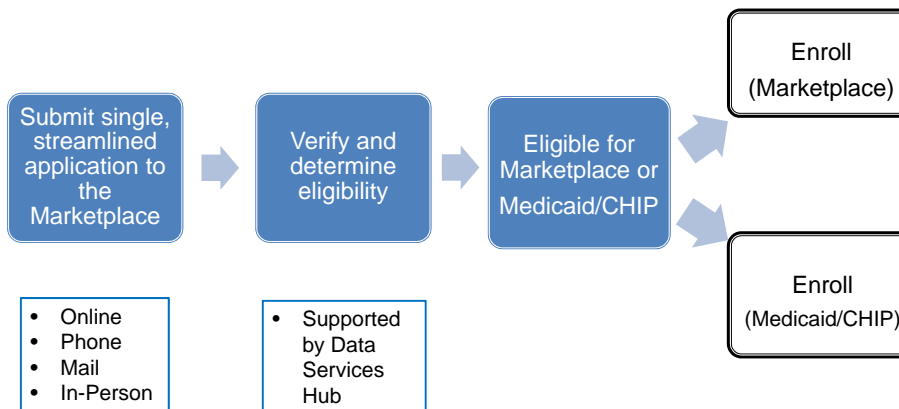
HEALTH PLANS: Application Process for the Marketplace



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APPLICATION AND ELIGIBILITY



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EDUCATION AND OUTREACH

- **Goal:** to ensure that consumers have access to and enroll in quality, affordable health coverage.
- **Approach:** Micro-target audiences for better, more efficient marketing while raising awareness broadly
- Engage consumers where they are both online and offline
- Demonstrate the value of health coverage to skeptical audiences
- Customize messaging to make relevant to local markets
- Enlist and equip allies, partners, Federal, State and local agencies, providers, caregivers, stakeholders and others to reach, engage and assist potential enrollees

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ENROLLMENT AWARENESS

Target Uninsured Groups:

Healthy & Young
(48% of uninsured)

- Mostly young (18-35); mostly male (57%)
- Not engaged, take health for granted, low motivation to enroll
- Internet savvy, but don't search for health-related topics

Sick, Active & Worried
(29% of uninsured)

- Older adults and Baby Boomers
- Likely to be female (59%) and have chronic illness (67%)
- Actively seeking information, and most worried about cost

Passive & Unengaged
(15% of uninsured)

- Mostly 49 or older
- Relatively healthy and comfortable with status quo
- Low use of internet and either don't search for or have difficulty finding health care information

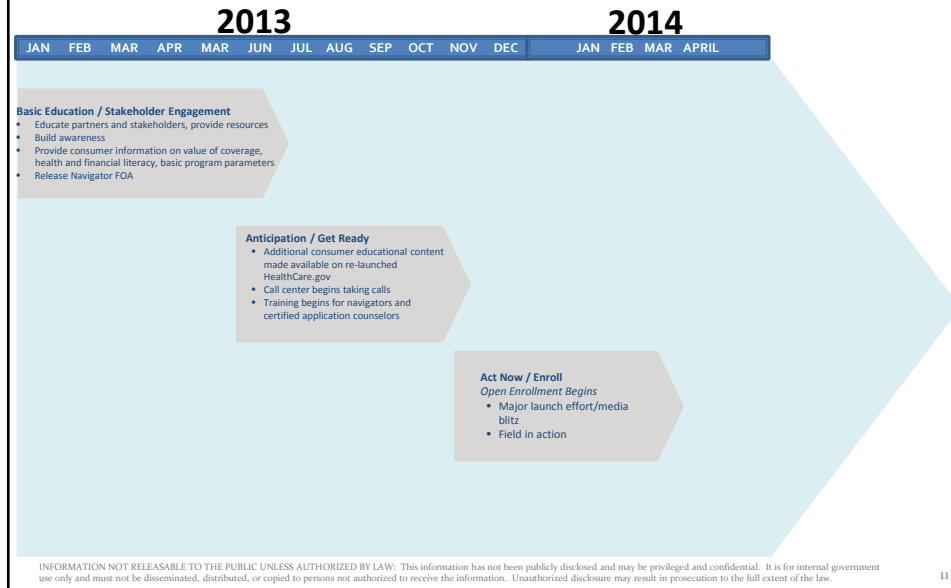
Other Uninsured Groups:

- **Vulnerable & Unengaged (5% of uninsured):** Poor health, low information, worried
- **Informed, Healthy & Educated (2% of uninsured):** Good health, high information
- **Mature & Secure (1% of uninsured):** Older, relatively good health, not worried

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CONSUMER OUTREACH TIMELINE



TO RECAP:

- The Administration is on track to meet its goal.
- We will continue providing technical assistance to States and health insurance issuers.
- A structured governance process has been put in place to manage the Marketplace implementation.
- We will continue working on finalizing the IT build.
- We are working on an aggressive outreach strategy.
- By October 1, 2013, Marketplaces will offer consumers options to enroll in health care coverage in all 50 States.