

## HEALTH POLICY CORNER: PART III

## The Colorado Health Benefit Exchange: What the General Internist Needs to Know

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**T**he Affordable Care Act created a framework for development of health benefit exchanges to serve as open marketplaces for consumers to shop for health care plans that would meet individual needs.

In 2010, stakeholders in Colorado came together under a federal planning grant to discuss issues related to creation of a health benefit exchange. As a result of this discussion and political will, Senate Bill 11-200 passed in May 2011, establishing both The Colorado Health Benefit Exchange (COHBE), a public entity governed by a board of directors, and a bipartisan Legislative Implementation Review Committee to help guide development of the exchange.

The mission of COHBE is to increase access, affordability, and choice for individuals and small employers purchasing health insurance in Colorado. COHBE will be an open competitive marketplace with two shopping paths: 1) an individual/family marketplace and 2) a small employer marketplace for businesses and non-profits with up to 50 employees (expanding to 100 employees in 2016). Coloradans will still be able to buy health insurance outside the Exchange, but only the Exchange will provide access to new premium subsidies.

Plans sold inside and outside the Exchange to individuals and small employers in 2014 must provide a minimum set of benefits. The Exchange will provide financial assistance to reduce the cost of premiums for individuals and families

earning up to four times the poverty level, and older Coloradans (ages 55 to 64) will receive a higher subsidy. Subsidies will also be available to small businesses and non-profits with 25 or fewer employees earning on average less than \$50,000.

In 2012, COHBE has been focused on building its organization, designing components of the new marketplace, conducting outreach, and creating policies to guide all of the operations and services to consumers. In 2013, the focus will be on testing and implementation of the web portal and customer service functions. Consumers have expressed interest in the ability to tailor and filter options online based on their particular needs. Therefore, they should be able to search the COHBE website by providers, costs, and covered benefits and create “what if” scenarios to evaluate their costs if a health condition were to develop during their health coverage. Expected launch of the portal is October 2013 with coverage beginning for consumers in 2014.

Three non-profit organizations, the Colorado Consumer Health Initiative, the Colorado Center on Law and Policy, and the Colorado Public Interest Research Group, have been working to engage, educate, and empower consumers to improve and participate in the exchange process. Input has been received by citizens through open board meetings, outreach initiatives, weekly e-mail updates, and stakeholder advisory groups.

Who will be the consumers for the exchange? It is expected that those consumers who have never had insurance before will be racially and culturally diverse; many will qualify for subsidies, and a significant portion are likely to churn between public and private insurance. In addition, the Exchange hopes to reach consumers who currently have insurance. Consumer assistance resources to educate Coloradans about their options with the exchange will take many forms, including a COHBE call center, hiring of navigators and “assisters” to help citizens understand their options, and active engagement of community-based organizations.

Critical success factors will be to focus on personal assistance and identify trusted and knowledgeable sources of support for consumers. General internists in Colorado can serve as a highly trusted resource to help educate patients about the importance of having health insurance. The message is: “Protect your health and your financial future. Get covered.”

### Suggested Reading

Joy SV, Kim MO, Judy D, McCann B. Mountain West SGIM 2012 Regional Meeting. Workshop: The Colorado Health Benefit Exchange: what the general internist needs to know. October 5, 2012.

[www.getcoveredco.org](http://www.getcoveredco.org) (accessed October 15, 2012)