



Structuring Colorado's Health Benefit Exchange

In 2011, Colorado began creating a state-wide Health Benefits Exchange, where individuals, families and small businesses can shop for health insurance at more affordable rates starting in 2014.

What is a Health Benefits Exchange?

A Health Benefits Exchange will be a competitive insurance marketplace where companies can sell a variety of plans that meet certain standards established by the Patient Protection and Affordable Care Act, PPACA.¹

- Coloradans will be able to shop online, over the phone, or in person for health care plans.
- The Exchange will make it easier to understand and compare the price and benefits of plans.
- Tax credits and/or subsidies to help pay for Exchange insurance plans will be available for some low-income individuals and families. Tax credits will be extended to some small businesses and nonprofits if they offer Exchange insurance to their employees.

What will a successful Exchange look like?

A successful Health Benefits Exchange will provide Coloradans with more affordable, high-quality health insurance options.

- A successful Exchange will reduce the cost of health care for Coloradans.
- Increase access to health insurance for more individuals and small businesses.

What is happening with Colorado's Health Benefits Exchange now?

Colorado passed a law that establishes the structure and governing body of the "Colorado Health Benefit Exchange" to start providing new affordable coverage options for thousands of Coloradans in 2014. This is the first major step in creating Colorado's Health Benefit Exchange.

How will the Exchange help Coloradans?

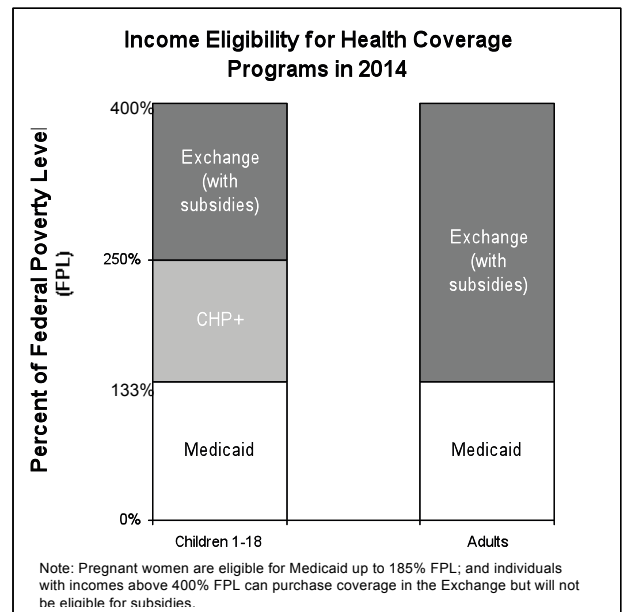
The Health Benefits Exchange, in combination with new consumer protections required by PPACA, will help make coverage more accessible, affordable and secure. When fully operational it could cover:

- Nearly 300,000 individuals and families.
- Up to 175,000 small business employees and their dependents.²

Who will be able to purchase insurance through the Exchange?

Most families and individuals who need insurance will be able get it through the Exchange beginning in 2014:

- Individuals and families with incomes above 400% of the Federal Poverty Line (FPL) will be able to purchase more affordable insurance with greater consumer protections than current plans.
- Low-income children and adults will be eligible for Colorado's Medicaid program.
- Lower-income children will remain eligible for Child Health Plan Plus (CHP+).
- Individuals and families with incomes up to \$43,300 for an individual and \$88,200 for a family of four will receive federal tax credits and/or federal subsidies, depending on their income, to help towards purchasing insurance in the Exchange.



¹ For more information on Health Insurance Exchanges, see "Explaining Health Reform: Eligibility and Enrollment Processes for Medicaid, CHIP and Subsidies in the Exchange" from Kaiser Family Foundation at www.kff.org/healthreform/8090.cfm.

² Estimates of Exchange coverage from Colorado Health Institute "Colorado Household Survey Issue Brief: *Uninsured Coloradans: Who will be newly covered under health care reform? Who will remain uninsured?*," (January 2011) at www.coloradohealthinstitute.org/Publications/2011/01/COHS-Newly-Insured.aspx.

How will Coloradans find information on the Exchange?

Website. The Exchange will develop an easy-to-navigate website where individuals and families can shop for, compare, and purchase health insurance at any time.

Navigators. Paid and volunteer “navigators” – or health care coverage experts – will be available to help educate Coloradans about coverage options and navigate the process of applying for insurance through the Exchange or determine if they are eligible for public insurance programs.

Marketing and Outreach. A number of Exchange Workgroups are evaluating marketing and outreach options to ensure the Colorado Exchange is accessible and consumer friendly.³

How will the Exchange operate?

The Governor and legislative leadership appointed the 12 members of The Exchange Governing Board. Visit www.coloradohealthinstitute.org/cohiex/board for more updates about meeting times and dates.⁴

- Three non-voting members represent state agencies.
- Nine voting members with expertise in health care policy, financing and delivery systems were appointed by the Governor and legislative leaders.

The Exchange Board will apply for additional federal grants to help with future planning for the Exchange, create a work plan and hire an executive director for the Exchange, all within the next year.

The Legislative Implementation Review Committee will have the authority to oversee the Board’s operations and to approve the work plan and grants. This committee must have its first meeting by August 1, 2011.

Want to be involved?

If you want an Exchange that is built on competition, transparency and consumer protections so we get affordable access, more control and better choices, you need to get involved!

It’s up to us to make our voices heard because if industry insiders have too influential a role, decisions will favor insurance companies, not Colorado’s families, small businesses and individuals. You can:

- Join one of the workgroups. For more information about joining a workgroup, contact Joan Henneberry at henneberryj@coloradohealthinstitute.org.
- Attend the community forums. For more information on upcoming community forums visit: www.colorado.gov/healthreform.
- Follow the bills introduced by the Legislative Implementation Review Committee. Sign up for our action alerts at www.cohealthinitiative.org.

For more information go to www.cohealthinitiative.org or contact CCHI at COHIEx@cohealthinitiative.org

Colorado Health Benefits Exchange: Key Dates

- June 1, 2011: Governor Hickenlooper signs in law SB11-200, creating a structure and governing body for Colorado’s Health Benefit Exchange.
- July 11, 2011: Exchange Governing Board has first meeting
- August 1, 2011: Legislative Implementation Review Committee has first meeting
- Sept 30, 2011: Deadline for next Exchange planning grant
- October, 2013: Initial enrollment in Exchange will begin
- January 1, 2014: Coverage through the Exchange begins

Colorado Voices for Coverage is a collaborative effort of the Colorado Council of Churches, Colorado Public Interest Research Group, and Colorado Consumer Health Initiative. CVC is project of Community Catalyst and The Robert Wood Johnson Foundation. For more information visit: www.coloradovoices.org

³ For more information on Colorado’s Exchange Workgroups, visit www.colorado.gov/cs/Satellite/GovernorsHealthReform/GOVR/1251588847334.

⁴ For more information on the Exchange Board appointees, visit www.colorado.gov/cs/Satellite/GovHickenlooper/CBON/1251594861673