



**State of Maine
IFS Committee**

**An Exchange Example
The Massachusetts Health Connector**

December 13, 2011

Exchange Format

▶ The Robust Exchange

- The Massachusetts Health Connector (www.mahealthconnector.org)
- Enrollment & Premium Billing Through Exchange
- Requirements of Licensed Brokerage, Enrollment & Premium Billing, and Customer Service



▶ The Passive Exchange

- Utah Health Exchange (<http://www.exchange.utah.gov/>)
- Brochure-ware – Connecting Consumers to Insurers to Buy Direct



A Changing Market - Exchanges

- ▶ **Exchanges are a New Distribution Channel** – Includes Stand Alone Dental Plans – Pediatric Dental Benefit
- ▶ **Example – MA Health Connector**
(www.mahealthconnector.org)
- ▶ **Exchange Customers**
 - **Individuals**
 - **PPACA Individual Tax Credit** – Income at 133% - 400% FPL – Must purchase through an Exchange
 - **Number** - 16 – 18 Million Individuals Expected to Purchase through Exchanges
 - **Small Employers with up to 100 Employees - SHOP**
 - **Small Business Tax Credit** (50% of Employer Cost)

The MA Health Connector

	Massachusetts	PPACA
The Plans (no Dental)	<ul style="list-style-type: none"> • Bronze • Silver • Gold 	<ul style="list-style-type: none"> • Bronze • Silver • Gold • Platinum
The Subsidy	0% - 300% FPL CommCare – 170,000	133% - 400% FPL Est. 100,000
Convenience Purchasers	CommChoice 40,000	60,000
Small Group (up to 50 employees)	Business Express 1,500	?

Principles Critical to the Consumer

▶ Transparency

- Price
- Benefits
- Provider Network
- Quality

▶ Simplicity

- Limited # of Plans

▶ Choice

▶ Honesty



You've Selected:

Benefits Package

- Bronze
- Silver
- Gold

Narrow Your Plans by:

Monthly Cost

- \$301 - \$400 (0)
- \$401 - \$500 (0)
- \$501 - \$600 (0)
- \$601 - \$700 (0)
- \$701 - \$800 (0)
- \$801 - \$900 (0)
- Greater than \$900 (41)

Annual Deductible

- None (11)
- \$250 - \$500 (6)
- \$500 - \$1,000 (6)
- \$1,000 - \$2,000 (6)
- \$2,000 - \$4,000 (12)

Insurance Carrier

- Blue Cross Blue Shield of Massachusetts (7)
- Fallon Community Health Plan (13)
- Harvard Pilgrim Health Care (7)
- Neighborhood Health Plan (7)
- Tufts Health Plan (7)

Show Plans. Then choose up to 3 to compare. Click **Continue** at bottom.

		\$ Monthly Cost	📄 Annual Deductible	👤 Annual Out of Pocket Max.	👩 Doctor Visit	💊 Generic Rx	🚑 Emergency Room	🏥 Hospital Stay
Bronze Low Benefits Package 6 plans available		as low as \$1,030	STANDARD BENEFITS FOR ALL BRONZE LOW PLANS					
<input checked="" type="checkbox"/> Hide Plans About Bronze Low			\$2,000 (ind.) \$4,000 (fam.)	\$5,000 (ind.) \$10,000 (fam.)	annual deductible, then \$25 copay	annual deductible, then \$15 copay	annual deductible, then \$100 copay	annual deductible, then 20% co-insurance
<input type="checkbox"/>	Neighborhood Health Plan	\$1,029.90	↑	↑	↑	↑	↑	↑
<input type="checkbox"/>	fallon community	\$1,226.00	↑	↑	↑	↑	↑	↑
<input type="checkbox"/>	SMALLER NETWORK Harvard Pilgrim HealthCare	\$1,264.35	↑	↑	↑	↑	↑	↑
<input type="checkbox"/>	TUFTS Health Plan	\$1,269.24	↑	↑	↑	↑	↑	↑
<input type="checkbox"/>	fallon community	\$1,398.00	↑	↑	↑	↑	↑	↑
<input type="checkbox"/>	MASSACHUSETTS	\$1,509.83	↑	↑	↑	↑	↑	↑
Bronze Medium Benefits Package 6 plans available		as low as \$1,120	STANDARD BENEFITS FOR ALL BRONZE MEDIUM PLANS					
<input checked="" type="checkbox"/> Show Plans About Bronze Medium			\$2,000 (ind.) \$4,000 (fam.)	\$5,000 (ind.) \$10,000 (fam.)	\$30 copay	\$10 copay	annual deductible, then \$150 copay	annual deductible, then \$500 copay
Bronze High Benefits Package 6 plans available		as low as \$1,078	STANDARD BENEFITS FOR ALL BRONZE HIGH PLANS					
<input checked="" type="checkbox"/> Show Plans About Bronze High			\$250 (ind.) \$500 (fam.)	\$5,000 (ind.) \$10,000 (fam.)	\$25 copay	\$15 copay	\$150 copay	annual deductible, then 35% co-insurance
Silver Low Benefits Package 6 plans available		as low as \$1,395	STANDARD BENEFITS FOR ALL SILVER LOW PLANS					
<input checked="" type="checkbox"/> Show Plans About Silver Low			\$1,000 (ind.) \$2,000 (fam.)	\$2,000 (ind.) \$4,000 (fam.)	\$20 copay	\$15 copay	annual deductible, then \$100 copay	annual deductible, then no copay
Silver Medium Benefits Package 6 plans available		as low as \$1,478	STANDARD BENEFITS FOR ALL SILVER MEDIUM PLANS					
<input checked="" type="checkbox"/> Show Plans About Silver Medium			\$500 (ind.) \$1,000 (fam.)	\$2,000 (ind.) \$4,000 (fam.)	\$20 copay	\$15 copay	\$100 copay	annual deductible, then no copay
Silver High Benefits Package 6 plans available		as low as	STANDARD BENEFITS FOR ALL SILVER HIGH PLANS					
			\$2,000 (ind.)					

	Neighborhood Health Plan	Neighborhood Health Plan	Tufts Health Plan
<p> NCQA Rating</p>	<p>★★★★★ 4 out of 4 stars</p> <p>→ View insurer's report card</p>	<p>★★★★★ 4 out of 4 stars</p> <p>→ View insurer's report card</p>	<p>★★★★★ 4 out of 4 stars</p> <p>→ View insurer's report card</p>
Benefits Package	Bronze Low	Bronze High	Silver Low SMALLER NETWORK
About Benefits Package	<p>About Bronze Low</p> <ul style="list-style-type: none"> Some preventative or "wellness" visits to the doctor are exempt from the deductible. Has co-insurance. Example: A lab test costs \$100. You have 20% co-insurance. You will pay \$20 and the insurer will pay \$80. Prescription copays are lower for most generics, higher for most brand-name drugs All except Neighborhood Health Plan are Health Savings Account (HSA) compatible. Learn more Always check the details of a plan before you buy it. 	<p>About Bronze High</p> <ul style="list-style-type: none"> Lowest annual deductible in Bronze No deductible for visits to your doctor. Has co-insurance. Example: A lab test costs \$100. Bronze High has 35% co-insurance. You will pay \$35 and the insurer will pay \$65. Prescription copays are lower for most generics, higher for most brand-name drugs. Always check the details of a plan before you buy it. 	<p>About Silver Low</p> <ul style="list-style-type: none"> Highest annual deductible compared to other benefit packages in Silver. No deductible for visits to the doctor. Prescription copays are lower for most generics, higher for most brand-name drugs. Always check the details of a plan before you buy it.
Plan Name	NHP Choice Optimum 2000	NHP Choice Optimum 250	Advantage HMO Select 1000
Find Doctor <i>Plan name may be required</i>	 Neighborhood Health Plan doctor lookup	 Neighborhood Health Plan doctor lookup	 Tufts Health Plan doctor lookup
Plan details	Download Plan Details	Download Plan Details	Download Plan Details
 Premium	\$1,029.90	\$1,077.50	\$1,359.82

How Consumers Buy

▶ **Web Purchasing**

- Overwhelming Choice
- Surveys Indicate 33-50% of consumers would like to speak to a customer service representative before purchasing – Match consumer needs to best Plan

▶ **Other Forms**

- Must Accommodate Phone, Mail and Be ADA Compliant



Live Review of MA Health Connector Website

The Consumer Experience

Purchasing Health Insurance In Massachusetts

Integrating New Benefits – e.g. Dental

- ▶ **Pediatric Dental and Vision Benefits**
 - **Mandatory**
- ▶ **Adult Dental and Vision Benefits**
 - **Discretionary**



Individuals & Families
Get Started

Employees
Get Started

Employers
Get Started

Brokers
Get Started

Connect to good health, Massachusetts!

Our online [Commonwealth Choice](#) marketplace is the only place where you can compare plans from the state's major insurers. We're an independent state agency, so you can shop with confidence.

Our [Commonwealth Care](#) program offers low-or-no-cost health insurance for people who qualify. It provides comprehensive benefits and a choice of health plans.

Find the plan that's right for you and enroll today!

Health Plans	Dental Plans
<ul style="list-style-type: none"> • Platinum Plans • All Plans 	<ul style="list-style-type: none"> • Pediatric Only • All Dental Plans

Glad to be insured

"I was young, healthy. I always thought that I was invincible. It never even crossed my mind that I could get hurt..."

—**Andrew Herlihy of Malden**
[Hear Andrew's story and more](#)

Plans from top Mass insurers!



For Commonwealth Care Members Only

If you've been accepted for this subsidized health plan:

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- [Register](#) to get online access to your account
- [Get instructions](#) for creating your account
- [Get help](#) with questions




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Health **Dental**

Find Insurance

Looking for health insurance?

You have options.

The Health Connector works with insurers to offer the health coverage that you need. We also work to put that health coverage within your reach.

Health Plans	Dental Plans
<ul style="list-style-type: none"> Individual Tax Credit 	<ul style="list-style-type: none"> Pediatric (What's This?) All

[POP-UP WINDOW]

The Affordable Care Act now includes a mandatory pediatric dental benefit. This benefit may be provided by your health plan, or you may elect to obtain the benefit from a stand alone dental plan. Your health plan must clearly state the monthly cost of your pediatric dental benefit. If you elect a stand alone dental plan, you will not be charged for the benefit by your health plan.



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Employees

Shop using your Employer ID. [Shop now](#)



Employers

Offer health benefits and tax savings to employees. [Shop now](#)



Brokers

Help employers offer health benefits. [Shop now](#)





Choose the type of plans that will meet your needs.

Bronze

- Lower monthly cost
- Higher costs when you receive medical services



Who chooses Bronze plans?

[See Bronze Plans](#)

Silver

- Monthly cost can run higher than Bronze
- Lower costs when you receive medical services compared to Bronze



Who chooses Silver plans?

[See Silver Plans](#)

Gold

- High monthly cost
- Lowest costs when you receive medical services



Who chooses Gold plans?

[See Gold Plans](#)

Platinum

- Highest monthly cost
- Highest coverage



Who chooses Platinum Plans?

[See Platinum Plans](#)

or

[View all health plans](#)

[View all dental plans](#)





Enter some basic information about yourself to start shopping for health and dental insurance.

DENTAL PLANS

Narrow Your Search

INSURER

- Medical Only
- Dental Only
- Combined Medical and Dental

PLAN TYPE

- Pediatric
- Adult
- Family

* REQUIRED INFORMATION

Your Information

Residential ZIP Code *

Type of Coverage * Self only
 Self + spouse
 Self + dependent child/children
 Family (self, spouse + dependent child/children)

Your Date of Birth *
(month / day / year)

Spouse Date of Birth
(month / day / year)

Coverage to Begin * December 1, 2011

- ★ Health and dental insurance rates depend on when you want coverage to start, where you live, your age, and the number of people you want to insure.
- ❗ Plans are for **state residents only**. You may be required to submit proof of residency before your coverage begins.

Continue



ABOUT SSL CERTIFICATES





← go back

BROWSE PLANS: Health Plans [12 plans]

Sort plans by Benefits Package

You've selected

Benefits package

- Bronze
- Silver
- Gold
- Platinum
- Dental Plans

Narrow by provider

Search for your doctor...

Only show plans that include your doctor, nurse practitioner, hospital or health center.

Search for your dentist...

Narrow by insurance carrier

- Blue Cross Blue Shield
- Harvard Pilgrim Health Care
- Northeast Delta Dental
- Aetna
- Cigna

Show Plans. Then choose up to 3 to compare. Click **Continue** at bottom.

HEALTH		\$ Monthly Cost	Annual Deductible	Annual Out of Pocket Max.	Doctor Visit	Generic Rx	Emergency Room	Hospital Stay
Bronze Low Benefits Package 6 plans available	as low as \$1,028	STANDARD BENEFITS FOR ALL BRONZE LOW PLANS						
Show Plans About Bronze Low		\$2,000 (ind.) \$4,000 (fam.)	\$5,000 (ind.) \$10,000 (fam.)	annual deductible, then \$25 copay	annual deductible, then \$15 copay	annual deductible, then \$100 copay	annual deductible, then 20% co-insurance	
Bronze Medium Benefits Package 6 plans available	as low as \$1,118	STANDARD BENEFITS FOR ALL BRONZE MEDIUM PLANS						
Show Plans About Bronze Medium		\$2,000 (ind.) \$4,000 (fam.)	\$5,000 (ind.) \$10,000 (fam.)	\$30 copay	\$10 copay	annual deductible, then \$150 copay	annual deductible, then \$500 copay	
Bronze High Benefits Package 6 plans available	as low as \$1,075	STANDARD BENEFITS FOR ALL BRONZE HIGH PLANS						
Show Plans About Bronze High		\$250 (ind.) \$500 (fam.)	\$5,000 (ind.) \$10,000 (fam.)	\$25 copay	\$15 copay	\$150 copay	annual deductible, then 35% co-insurance	
Silver Low Benefits Package 6 plans available	as low as \$1,451	STANDARD BENEFITS FOR ALL SILVER LOW PLANS						
Show Plans About Silver Low		\$1,000 (ind.) \$2,000 (fam.)	\$2,000 (ind.) \$4,000 (fam.)	\$20 copay	\$15 copay	annual deductible, then \$100 copay	annual deductible, then no copay	
Silver High Benefits Package 6 plans available	as low as \$1,461	STANDARD BENEFITS FOR ALL SILVER HIGH PLANS						
Show Plans About Silver High		None	\$2,000 (ind.) \$4,000 (fam.)	\$25 copay	\$15 copay	\$100 copay	\$500 copay	
Gold Benefits Package 5 plans available	as low as \$1,784	STANDARD BENEFITS FOR ALL GOLD PLANS						
Show Plans About Gold		None	None	\$20 copay	\$15 copay	\$75 copay	\$150 copay	

Show Plans. Then choose up to 3 to compare. Click **Continue** at bottom.

DENTAL		\$ Monthly Cost	Annual Deductible	Diagnostic & Preventative Coverage	Basic Restorative	Major Restorative	Co-Pay	Calendar Year Max
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← go back

Print this page

BROWSE PLANS: Dental Plans [12 plans]

Sort plans by Benefits Package

You've selected

Benefits package

- Bronze
- Silver
- Gold
- Platinum
- Dental Plans

Narrow by provider

Search for your doctor...
Only show plans that include your doctor, nurse practitioner, hospital or health center.

Search for your dentist...

Narrow by insurance carrier

- Blue Cross Blue Shield
- Harvard Pilgrim Health Care
- Northeast Delta Dental
- Aetna
- Cigna

Show Plans. Then choose up to 3 to compare. Click **Continue** at bottom.

DENTAL	\$	Annual	Diagnostic &	Basic	Major	Co-Pay	Calendar
	Monthly Cost	Deductible	Preventative Coverage	Restorative	Restorative		
Bronze 3 Plans	As low as \$30	\$50 (ind) \$150 (fam)	100%	50%	0%	\$15	\$1,000
Silver 5 Plans	\$40	\$50 (ind) \$150 (fam)	100%	60%	60%	\$15	\$1,500
Gold 4 Plans	\$50	\$50 (ind) \$150 (fam)	100%	80%	80%	\$15	\$2,000

Continue