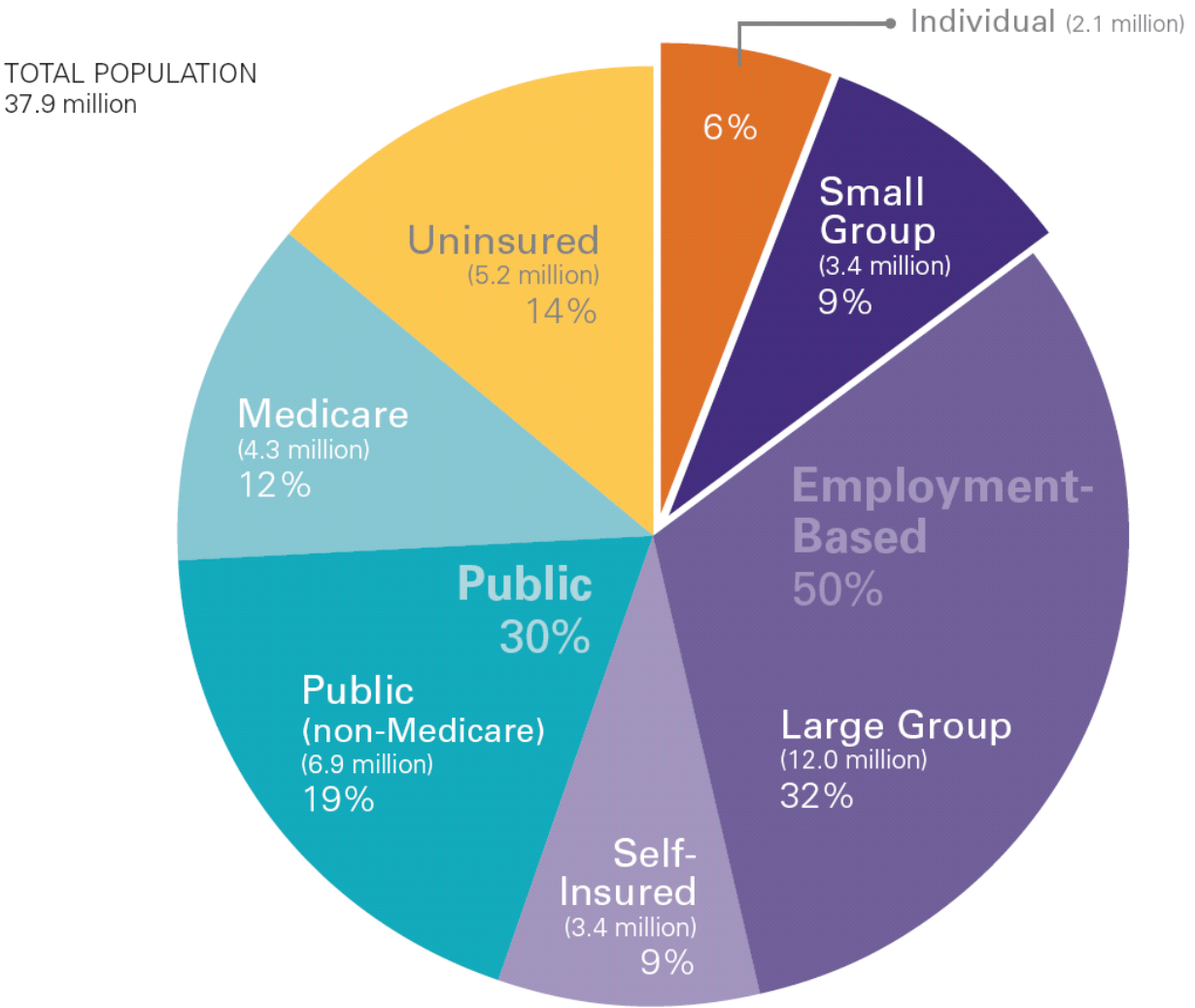


# Sources of Health Insurance Coverage in California



Source: California HealthCare Foundation. SNAPSHOT California's Individual and Small Group Markets on the Eve of Reform, 2011.

# California Health Benefit Exchange

## Vision and Mission

The vision of the California Health Benefit Exchange is to improve the health of all Californians by assuring their access to affordable, high quality care.

The mission of the California Health Benefit Exchange is to increase the number of insured Californians, improve health care quality, lower costs, and reduce health disparities through an innovative, competitive marketplace that empowers consumers to choose the health plan and providers that give them the best value.

# California Health Benefit Exchange Values

## Consumer-focused

At the center of the Exchange's efforts are the people it serves, including patients and their families, and small business owners and their employees. The Exchange will offer a consumer-friendly experience that is accessible to all Californians, recognizing the diverse cultural, language, economic, educational and health status needs of those we serve.

## Affordability

The Exchange will provide affordable health insurance while assuring quality and access.

## Catalyst

The Exchange will be a catalyst for change in California's health care system, using its market role to stimulate new strategies for providing high-quality, affordable health care, promoting prevention and wellness, and reducing health disparities.

## Integrity

The Exchange will earn the public's trust through its commitment to accountability, responsiveness, transparency, speed, agility, reliability, and cooperation.

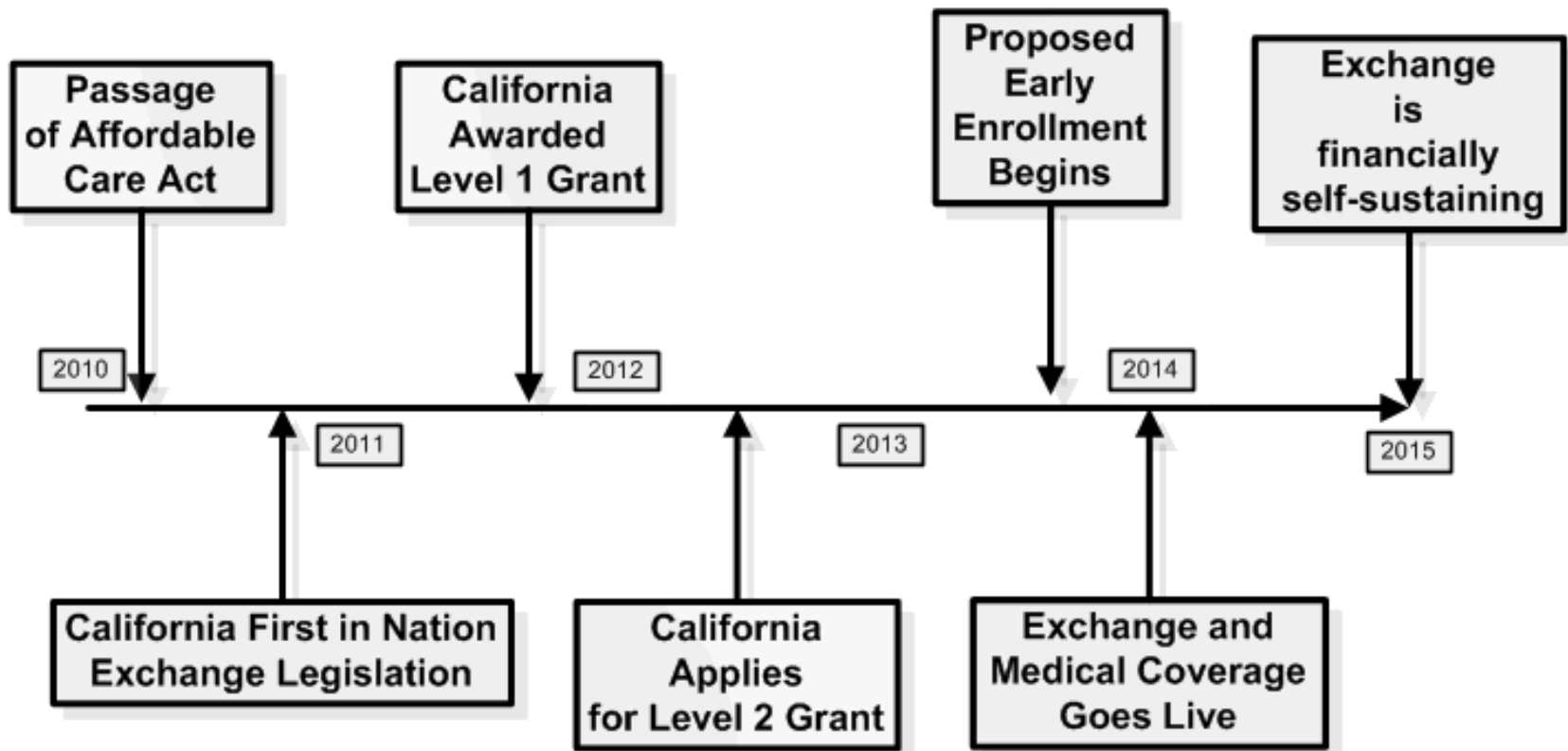
## Partnership

The Exchange welcomes partnerships, and its efforts will be guided by working with consumers, providers, health plans, employers and other purchasers, government partners, and other stakeholders.

## Results

The impact of the Exchange will be measured by its contributions to expanding coverage and access, improving health care quality, promoting better health and health equity, and lowering costs for all Californians.

# Timeline for California Health Benefit Exchange



# Major Issues before the California Health Benefit Exchange

## **Major Issues:**

- Business, Operations, and Financial Sustainability
- Enrollment & Information Technology
- Communication Support; Research and Marketing, Outreach, and Education
- Assisters Strategy
- Health Plan Management and Delivery Reform
- Small Business Health Options Program (SHOP)
- Essential Benefits
- Basic Health Plan

## **All supported by:**

- Alignment and coordination with State partners
- Stakeholder Consultation
- Research and Analysis

# The Exchange's Process for "Evidence-Based Policy Making"

## **1. Legal Scope**

- Regulatory requirements
- Prohibited approaches
- Allowable alternatives

## **2. "Just the Facts"**

- Current California activities
- California and National relevant data

## **3. Stakeholder Perspectives**

## **4. Options and Recommendations**

## **5. Detailed budget and timeline for Level II grant**

# Plan and Benefit Designs: Major Decisions

1. Benefit Designs
2. Plan Selection and Performance Standards
3. Reinsurance, Risk Adjustment, Risk Assessment and Consistency of Offering Rules
4. Plan selection and contracting standards to promote enrollment, effective delivery of needed care, reduction in disparities and affordability
5. Building blocks for delivery system reform
6. Plan assessment fee structure

See “Stakeholder Questions: Developing Qualified Health Plan, Benefit Design and Delivery System Reform” at [www.hbex.ca.gov](http://www.hbex.ca.gov).

# Health Plan Management & Delivery System Reform

## Tentative Timeline

| Deliverable  | Date              |
|--|-------------------|
| Draft Contractor combined report and recommendations for health plan certification standards, selection process and for delivery system improvements <ul style="list-style-type: none"> <li>Final reports provided two weeks after Exchange has delivered input</li> </ul> | June 1, 2012      |
| Draft Contractor developed health plan solicitation document and model health plan contract <ul style="list-style-type: none"> <li>Final documents provided two weeks after Exchange has delivered input</li> </ul>  | September 1, 2012 |
| Health plan solicitation released  | October 1, 2012   |
| Health plan solicitation responses are due   | January 1, 2013   |
| Exchange preliminary health plan selection   | April 1, 2013     |
| Final selection of Health plans and adjustment of rates  | July 2013 (TBD)   |
| Coverage begins in the Exchange  | January 1, 2014   |



**For More Information:**

Visit our website at  
<http://www.hbex.ca.gov>