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Expert Panel Tackles Key Health Care Issue Facing States

Provides Options for Policymakers in Implementing Exchanges

WASHINGTON, DC – A legislative toolkit that will assist states with the design of health insurance Exchanges — a key element of the Patient Protection and Affordable Care Act (ACA) — was released today by the National Academy of Social Insurance (NASI). The draft tool kit is available online at www.nasi.org.

Developed by a panel of experts from a variety of disciplines and perspectives, the toolkit builds on the model law released by the National Association of Insurance Commissioners (NAIC) in late 2010. “This year, state lawmakers throughout the country will be taking major steps toward making the promise of affordable and accessible health insurance coverage real for tens of millions of people,” according to Deborah Chollet, Senior Fellow at Mathematica Policy Research and Co-Chair of the panel. “This toolkit builds on the work of the NAIC and presents states with additional policy options to consider in building successful Exchanges,” added Sara Rosenbaum, Professor and Chair of the Department of Health Policy at The George Washington University and the other Co-Chair of the panel.

Health insurance Exchanges will offer individuals and small businesses high quality health insurance products known as qualified health plans. Exchanges are intended to promote competition among health plans on price and quality, and to help consumers and employers make the best coverage choices by providing information, support, and assistance. In addition, low-income individuals can qualify for advance premium assistance tax credits and can benefit from lower out of pocket costs by enrolling through an Exchange.

The toolkit is the first product of a NASI project funded by the Robert Wood Johnson Foundation to provide technical assistance to states developing health insurance Exchanges. The NASI legislative language offers options in a number of key areas, including Exchange governance, establishment of a Small Business Health Options Program (SHOP) for small employers, eligibility determination and enrollment, certification of qualified health plans, and coordination with Medicaid and the Children’s Health Insurance Program. It also includes a section-by-section guide that documents NASI’s additions to the NAIC language and a narrative discussion of the concerns that motivated the alternatives presented.

In addition to the toolkit, NASI released an issue brief focused solely on Exchange governance. The brief, entitled *Governance Issues for Health Insurance Exchanges*, is the first in a planned series of issue briefs exploring major design and implementation issues for Exchanges. “Many issues can be deferred or delegated. Governance of the Exchange is the one issue that all states will need to address soon in order to meet the 2013 deadline for showing capacity to operate a successful Exchange,” said Paul Van de Water, co-author of the issue brief, a study panel member, and Senior Fellow at the Center for Budget and Policy Priorities.

Contact Information

For more information about NASI’s Health Insurance Exchange Study Panel, please contact Sabiha Zainulbhai, Health Policy Assistant at szainulbhai@nasi.org or Lee Goldberg, Health Policy Director at lgoldberg@nasi.org. Both can be reached by telephone at 202-452-8097. Andrew Hyman, Team Director and Senior Program Officer at the Robert Wood Johnson Foundation, can be reached at ahyman@rwjf.org or 609-627-5764.

The National Academy of Social Insurance (NASI) is a nonprofit, nonpartisan organization made up of the nation’s leading experts on social insurance. Its mission is to promote understanding of how social insurance contributes to economic security and a vibrant economy.

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Study Panel on State Health Insurance Exchanges

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