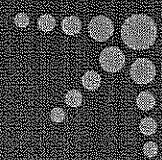


# Reading the Road Signs

*Connect for Health Colorado  
and the Vehicles for Change*

Colorado Health Insurance Exchange Oversight Committee

June 5, 2015



colorado health  
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[coloradohealthinstitute.org](http://coloradohealthinstitute.org)



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## Preface

# Two Questions Posed to CHI

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- How can the exchange be improved?
- How could changes be made under a 1332 waiver?

Improvement can be defined as:

- Operational
- Financial
- Affordability and Access

# Two Roads

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Sustainability →

← Exit Strategy

## Road 1

# Strategies for Sustainability

- Assess fees
- Diversify the risk pool
- Allow Medicaid enrollees to use the exchange
- Diversify offerings
- Leverage partnership with Medicaid
- Lease out infrastructure
- Permit advertising

Critical Success Factors

# Sustainability

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- Robust risk pool
- Degree of financial support from Medicaid
- Decreased technology costs
- Evaluation of coverage guides and call center
- Revenue streams beyond fees
- SHOP soul searching

## Road 2

# Strategies to Exit

- Contract some functions to private entities
- Privatize the marketplace
- Transition to the federal marketplace
- Do away with the marketplace altogether
- Other broad insurance market reforms

Critical Success Factors

# Exit Strategy

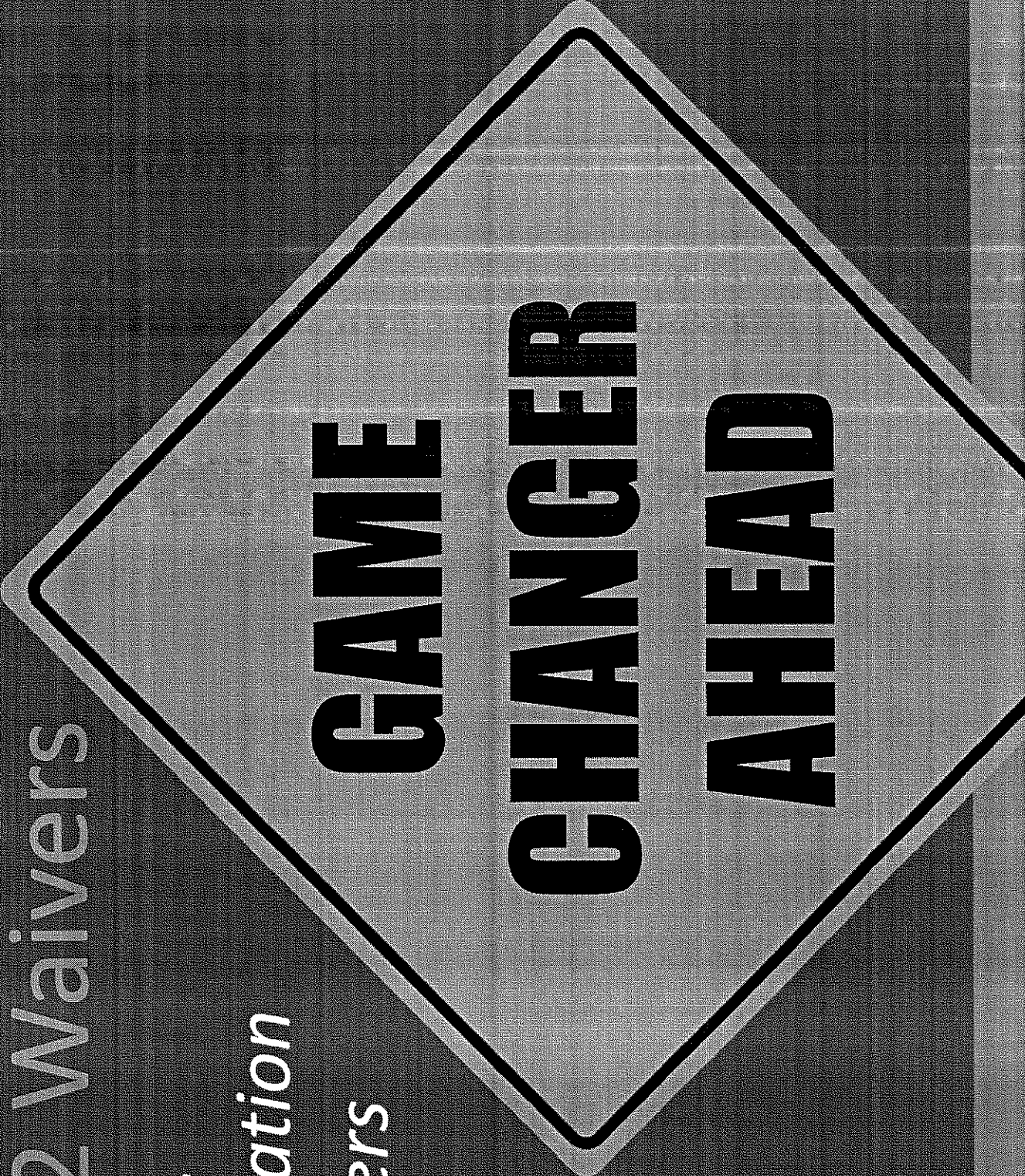
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- Transition plan for current enrollees
- Understanding implications of the federal option
- Repurposing of the infrastructure
- Assessment of impact on competition and transparency

1332 Waivers

A.K.A.

*Innovation  
Waivers*



**GAME  
CHANGER  
AHEAD**



## 1332 Waivers

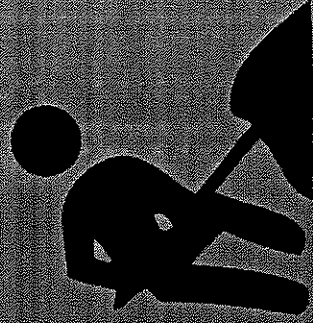
# Highly Flexible for States

- Benefits, subsidies, tax credits
- Individual mandate
- Employer mandate
- Insurance marketplaces
- Qualified health plan provisions
- *Remember: Coverage must reach as many people and be as comprehensive and affordable as under the ACA without increasing the federal deficit.*

1332 Waivers

Where to Start

**WHAT'S  
THE PROBLEM?**



## Waiver Idea #1

### The Issue

Diversify the risk pool.

### Possible Waiver

Pursue high deductible, lower-premium plans combined with Health Savings Accounts.

## Waiver Idea #2

### The Issue

Implement new approaches to serve the business community.

### Possible Waiver

- Revise or remove the employer mandate
  - Eliminate or revamp the SHOP
- Offer new incentives for businesses to cover employees

## Waiver Idea #3

### The Issue

People have trouble moving between Medicaid and private insurance.

### Possible Waiver

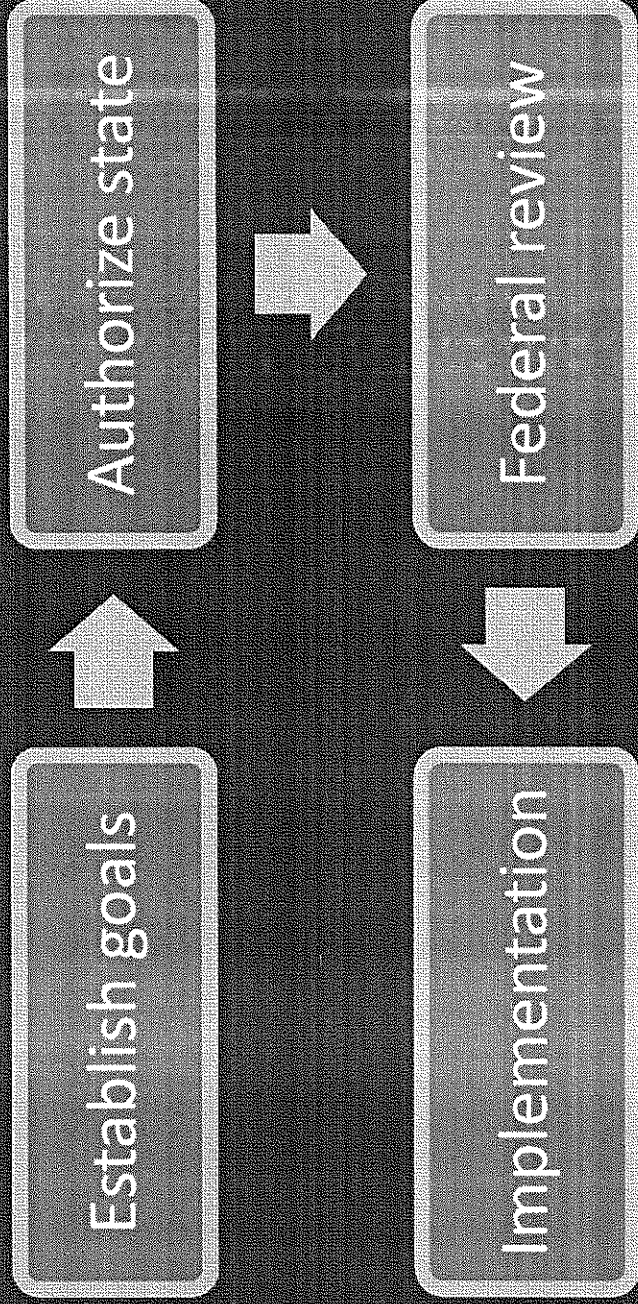
Ensure Coloradans can move easily between Medicaid and marketplace coverage.

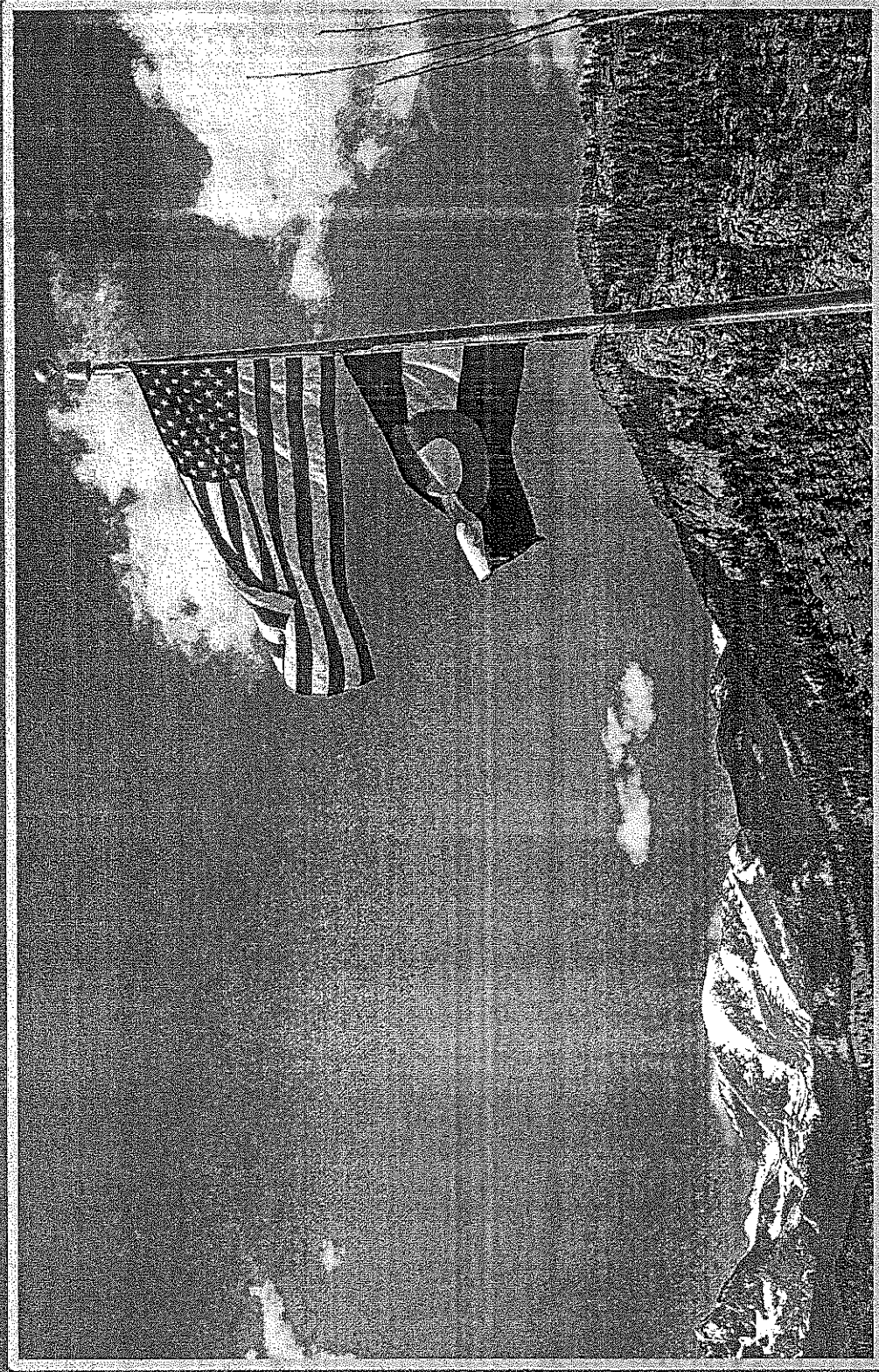
Could refine subsidies, premiums, eligibility and how income is counted.

## 1332 Waivers

# A Means to an End

- A 1332 waiver is a not the end goal itself.





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