May 20th, 5:00 PM - 7:00 PM


Jay S. Himmelstein  
*University of Massachusetts Medical School*

*Et al.*

Let us know how access to this document benefits you.
Follow this and additional works at: [https://escholarship.umassmed.edu/cts_retreat](https://escholarship.umassmed.edu/cts_retreat)

Part of the [Finance and Financial Management Commons](https://escholarship.umassmed.edu/finance_and_financial_management), [Insurance Commons](https://escholarship.umassmed.edu/insurance), and the [Management Information Systems Commons](https://escholarship.umassmed.edu/management_information_systems)

**Repository Citation**

**Creative Commons License**

This work is licensed under a [Creative Commons Attribution-Noncommercial-Share Alike 3.0 License](https://creativecommons.org/licenses/by-nc-sa/3.0/).

This material is brought to you by eScholarship@UMassChan. It has been accepted for inclusion in UMass Center for Clinical and Translational Science Research Retreat by an authorized administrator of eScholarship@UMassChan. For more information, please contact Lisa.Palmer@umassmed.edu.
Funding for NESCEIS comes from the CMS Center for Consumer Information and Insurance Oversight (CCIIO), established in CMS to provide States with resources for implementing exchanges:  

• Consumers (individuals and businesses) have access to health insurance products available in their geographic area.  
• This includes information about the affordability, availability, and accessibility of health insurance products.  

The NESCEIS project approach will be to create and build a flexible HIX Information Technology framework in Massachusetts designed to connect consumers, small businesses, and health plans that can be tailored to the needs of the New England states and beyond.

Achieving this goal will require the creation of solutions that are component based, adaptable, and based on the standards required by the ACA.

Core Functions of ACA Mandated Exchanges

1. Eligibility and Enrollment
   • Employer enrollment in an Insurance SHOP Exchange
   • Individual enrollment in a qualified health plan offered through the Insurance Exchange
   • Integration with Medicaid and CHIP

2. Plan Management
   • Plan certification, recertification and decertification
   • Issuer contracting
   • Plan rating

3. Financial Management
   • Premium determination including premium tax credits and cost sharing
   • Plan assessment, reinsurance, risk adjustment, and risk corridors functions
   • Individual insurer reconciliation

4. Customer Service
   • Manage responses to information requests and requests for service
   • Efficient distribution/management of requests across phone, web, paper, and face-to-face

5. Communications
   • Communications and outreach strategies; content and messaging
   • Measurement/reporting of communication effectiveness

6. Oversight
   • Federal oversight of Exchange operations
   • Insurance Exchange management and operations
   • Certifying exemptions from mandate

Massachusetts Exchange Vision

<table>
<thead>
<tr>
<th>Massachusetts Today</th>
<th>Massachusetts 2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium subsidies for legal residents earning between 0% and 300% FPL</td>
<td>Tax credits for legal residents earning between 133% and 400% FPL</td>
</tr>
<tr>
<td>Premium subsidies managed by “Connector”</td>
<td>Tax credits managed by the Internal Revenue Service (IRS)</td>
</tr>
<tr>
<td>3 benefit tiers (Bronze-Gold) and Young Adult Plans</td>
<td>4 benefit tiers (Bronze-Platinum) and Catastrophic Plans</td>
</tr>
<tr>
<td>Benefit plans defined by MA minimum creditable coverage; fully-insured products</td>
<td>Federal essential benefits package</td>
</tr>
<tr>
<td>“Connector” collects premiums and pays health plans</td>
<td>Federal law suggests that individuals pay health plans directly minus tax credits</td>
</tr>
<tr>
<td>“Connector” sustained by administrative fee</td>
<td>Sustainability model yet to be determined</td>
</tr>
</tbody>
</table>

Acknowledgements

Funding for NESCEIS comes from the CMS Center for Consumer Information and Insurance Oversight (CCIIO) CFDA No. 93.525. The NESCEIS project is a collaborative effort with:

And the State health and human services agencies in: Connecticut, Maine, New Hampshire, Rhode Island, and Vermont

For detailed project information, please visit www.nescies.org
Or contact jay.himmelstein@umassmed.edu