IDAHO
HEALTH INSURANCE EXCHANGE
WORKING GROUP

October 26, 2012

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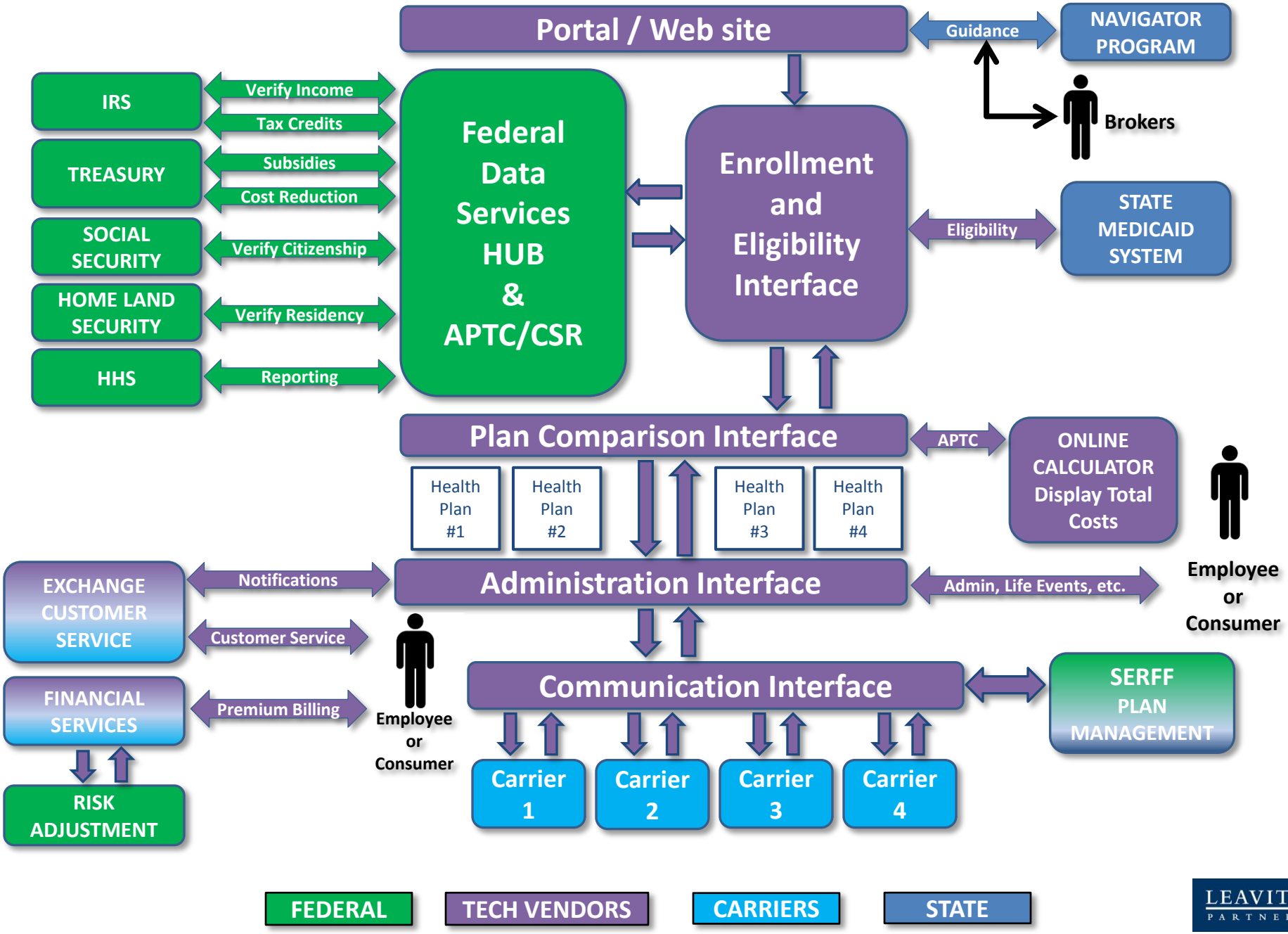
Idaho can build a State Based Exchange By…

Leveraging the Federal Services for the:

- Determination of Advanced Premium Tax Credits and Cost Sharing Reductions
- Exemption Determination
- Risk Adjustment
- SERFF enhancements for Plan Management

Acting Now!

State Based Exchange Functions



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Scope of Control in a State-based vs. Federal Exchange

State-based Exchange

- Reflective of Idaho's unique demographic and insurance market needs
- State maintains ability to manage and control ongoing costs
- Federal funds available for establishment

State / Federal Partnership

- State can retain control of plan management, navigator, and Medicaid eligibility functions
- Limited control of design and ongoing operational costs
- Does not meet the state's unique needs

Federally Facilitated Exchange

- Feds accountable for exchange performance
- Does not meet the state's unique needs
- State still responsible for operational costs and resources
- Relinquish all control to the Federal Government

Costs & Timing to Build the Idaho Exchange

Leveraging Existing Technologies	Build from the Ground Up
• Eligibility Determination • Health Plan Comparison • Financial Services	• ? • ? • ?
$25 to $30 Million	$70 Million →
12 Months	18 to 24 Months
Proven in multiple implementations	Will require extensive testing
Oct 1, 2013 = **Attainable**	Oct 1, 2013 = **Not Possible**

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