

Market Research: Critical Input to Exchange Success

Market Research Areas	Questions Every State Should Be Able to Answer
<p style="text-align: center;">COMPETITION</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Which issuers are in the individual and small group markets? <ul style="list-style-type: none"> <input type="checkbox"/> In which service areas? <input type="checkbox"/> Are they likely to participate in Exchanges in current services areas? In new ones? <input type="checkbox"/> Which geographic areas are most in need of additional competitors? <input type="checkbox"/> What additional players might enter local markets (e.g., national issuers, Medicaid MCOs, integrated provider networks, CO-OPs)? What are the barriers for them doing so?
<p style="text-align: center;">COVERAGE</p>	<ul style="list-style-type: none"> <input type="checkbox"/> What are the current levels of enrollment in health coverage by category (e.g. individual, Medicaid)? In 2014? <input type="checkbox"/> What are the demographics of people less likely to enroll in 2014 (e.g. age, income, geography)? <input type="checkbox"/> Which distribution channels are best suited to respond to new populations in 2014? <input type="checkbox"/> What is churn estimated to be in 2014 (e.g. between sources of coverage, issuers, provider networks)?
<p style="text-align: center;">COST</p>	<ul style="list-style-type: none"> <input type="checkbox"/> What are the estimate premiums by product level (e.g. silver)? After subsidies? Total Out of Pocket after cost sharing reduction? <input type="checkbox"/> How will premiums vary by demographic (e.g. age, geography)? Compared to previous premium levels? <input type="checkbox"/> Where is there vulnerability to adverse selection?

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<p style="text-align: center;">PROVIDER ACCESS</p>	<ul style="list-style-type: none"> <input type="checkbox"/> What is current provider access? <ul style="list-style-type: none"> ○ By provider types (e.g., primary care, specialists, facility)? ○ By geographic areas? <input type="checkbox"/> What is utilization projected to be in 2014 and beyond as more consumers have access to insurance? <ul style="list-style-type: none"> ○ Potential impact on provider capacity?
<p style="text-align: center;">QUALITY & INNOVATION</p>	<ul style="list-style-type: none"> <input type="checkbox"/> What are the current quality reporting requirements or standards for issuers in your State (e.g., HEDIS measures, NCQA accreditation)? <input type="checkbox"/> How else will your State monitor and identify gaps in quality (e.g., # of complaints, # of appeals, disenrollment, and consumer satisfaction) in 2014? <input type="checkbox"/> Will existing consumer assistance programs meet future customer needs? <ul style="list-style-type: none"> ○ Are consumers using current report cards? (e.g., number of web site hits)? ○ Do consumers find this information helpful? How can it be improved? ○ What kind of reporting will new Exchange consumers want or need?

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