

# Exchange Market Outcomes

DEPARTMENT OF HEALTH AND HUMAN SERVICES  
CENTERS for MEDICARE & MEDICAID SERVICES  
Center for Consumer Information and Insurance Oversight

Health Insurance Exchange System-Wide Meeting  
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# Presenters

- James Moser, PhD, Econometrica
- Carter Price, PhD, RAND Corporation
- Rick Curtis, Institute for Health Policy Solutions
- Cynthia Woodcock, IMPAQ International

# Project Summary

## Analyze the effects of the Affordable Care Act on the market supply and demand to support the establishment of Exchanges

### Identify potential strategic issues:

- Literature review
- Interviews
- Modeling post-reform market dynamics

### Develop and share strategies surroun market issues

### Working groups with CMS

# Seven Strategic Issues

**Risk-Profile**

**Cost-Effective Plans and Care**

**Issuer Participation in the Exchange**

**Maintaining Continuity of Coverage, Provider Relationships, and Care**

**Small Business Health Options Program (SHOP) Exchange**

**Rural States and Areas**

**Ensuring Access to Health Care Services and Mitigating Quality Disparities**

# Breakout Session: Continuity of Coverage and Care

**One potential role for Exchanges will be to ensure continuity of coverage for the newly insured populations.**

**Due to income, job, and family size changes, a number of individuals will move between Exchange and either Medicaid or other sources of coverage.**

**Ideally, Exchange strategies could ease such transitions and facilitate continuity of provider care for these individuals.**

# Continuity Issues: Questions for Discussion

- Are there substantial differences between Medicaid and private market plans and providers in your State?
- If so, is continuity of coverage seen as an important dimension for Exchange design in your State? What kind of continuity issues are being raised?
- What are the priority goals and concerns among respective stakeholders (such as consumer groups, provider groups, probable QHP issuers, Medicaid MCOs)?
- Has your State identified approaches to extend continuity of provider care for people whose eligibility for insurance affordability programs changes?
  - Are both directions (Exchange-to-Medicaid and Medicaid-to-Exchange) being discussed?

# Breakout Session: Special Issues for Rural States and Areas

**The Exchanges will increase access to affordable coverage  
for many in rural areas**



**But “rural” differs from state to state ...  
so the issues and solutions vary**

# Special Issues for Rural States and Areas: Questions for Discussion

- Are the market issues different in rural areas of your State?
  - Network adequacy and provider supply
  - Issuer competition
  - Consumer demographics and outreach needs
  - Access to Internet
- What is the role of safety net providers (Federally Qualified Health Centers, Rural Health Clinics) in the rural areas of your State? How might their role change?
- What is the issuer landscape like in rural markets, and how do you expect that to change in 2014?
- Does Medicaid managed care offer any lessons for Exchanges in addressing issuer participation and network adequacy in rural areas?
- What can States do to make Exchanges more effective in rural areas?