HEALTH CARE REFORM
A CHANGING LANDSCAPE

Kevin Hayden
Chief Executive Officer
Group Health Cooperative of South Central Wisconsin
REFORM TIMELINE

March 23 ‘10
REFORM BECOMES LAW

April 1 ‘10
INCREASED FUNDS FOR MEDICAID

Sept 23 ‘10
COVERAGE FOR YOUNG ADULTS & NO COST PREVENTIVE CARE

Jan ‘11
MOST INSURANCE REFORM IN PLACE

Health Insurance Marketplace

Oct 1 ‘13
PUBLIC CAN ENROLL FOR COVERAGE

Jan 1 ‘14
INSURANCE COVERAGE BEGINS

GHC-SCW Public Awareness Campaign “Better Together Project”
The GHC Better Together Project

- Local
- Public Service Education
- Large advertising campaign
- Community Events
- Enrollment Assistance

a service of Group Health Cooperative

Group Health Cooperative of South Central Wisconsin

ghcscw.com
PARTNERSHIP IS KEY

• We are working with governmental bodies to ensure compliance around education.

• We are working with community partners to help educate their staff and provide them with toolkits for their clients.

• Wisconsin Association of Health Plans
HEALTH INSURANCE MARKETPLACE

77 DAYS
Until open enrollment!
MAIN GOALS

- Provide the best coverage at an affordable price
- Help qualifying individuals pay for coverage
- Provide “apples to apples” comparisons among plans
- Guarantee Issue: prohibit insurance carriers from denying coverage to sick individuals.
ONLINE SHOPPING CENTER

Get Help Paying for Health Insurance

Available for individuals and small businesses (50 or less employees).

Starting October 1, 2013 you can shop and buy health insurance plans listed in the Marketplace.

Benefit & Cost Comparisons

healthcare.gov

All Plans Cover “Essential Benefits”
WHAT WE KNOW TODAY

www.healthcare.gov

- Initially only available to small group businesses and individual consumers.
- User keys in their personal information about their household and income, then the website determines eligibility results. At this point:
  - Subsidies (financial help paying for coverage) determined
  - Eligibility for Medicaid and other government programs also determined.
ESSENTIAL HEALTH BENEFITS

- Ambulatory Care Services
- Emergency Care Services
- Hospitalization
- Lab Services
- Maternity & Newborn Care
- Mental Health & Substance Abuse Services
- Pediatric Services
- Prescription Drugs
- Rehabilitative & Habilitative Services
- Wellness & Disease Management
METAL PLANS

<table>
<thead>
<tr>
<th>Plan</th>
<th>Monthly Premium</th>
<th>Out-of-Pocket Expenses</th>
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<tbody>
<tr>
<td>Platinum</td>
<td>$</td>
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<td>Gold</td>
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<td>Bronze</td>
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<td>Catastrophic Plan</td>
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DESIGN OF METAL PLANS

- Actuarial Values (AV)
- What’s in a Plan?
  - Difference between plans not based on benefit offerings.
  - Difference between plans based on cost sharing between insurance company and consumer.
- Most plans have deductibles and may have office visit copays.
- Now office visit copays, prescription, and Emergency Room copays apply toward a combined policy maximum out-of-pocket limit...
FINANCIAL HELP

• Consumers can get financial helping paying for insurance coverage in two ways:
  – Subsidies (advanced premium tax credit)
  – Cost-sharing Restrictions

• An individual may qualify for one or both types of financial help.
WHERE DO WE GO FROM HERE?

• Growth in the individual consumer market
  – Shift from B2B to B2C
  – Design more plans with tailored networks and to meet individual needs

• Large Group employers (50+ employees) gain access to the Marketplace in 2017 ... more change ahead!

• Our major opportunity: re-imaging the role of Primary Care to help fix the American health care system.
QUESTIONS?