

HEALTH CARE REFORM

A CHANGING LANDSCAPE



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BETTER TOGETHER™

**GH Group Health
Cooperative**

of South Central Wisconsin

ghcsw.com

REFORM TIMELINE

Health Insurance Marketplace



March 23

'10

April 1

'10

Sept 23

'10

Jan '11

'11

Oct 1

'13

Jan 1

'14

GHC-SCW Public
Awareness Campaign
"Better Together Project"



a service of Group Health Cooperative

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

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

All Plans Cover
“Essential Benefits”

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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

Monthly Premium

Out-of-Pocket Expenses

Platinum
90%



Gold
80%



Silver
70%



Bronze
60%



Catastrophic
Plan



DESIGN OF METAL PLANS

Platinum
90%

Gold
80%

Silver
70%

Bronze
60%

Catastrophic
Plan

- 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 help 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-imagining the role of Primary Care to help fix the American health care system.

QUESTIONS?