HEALTH CARE REFORM A CHANGING LANDSCAPE



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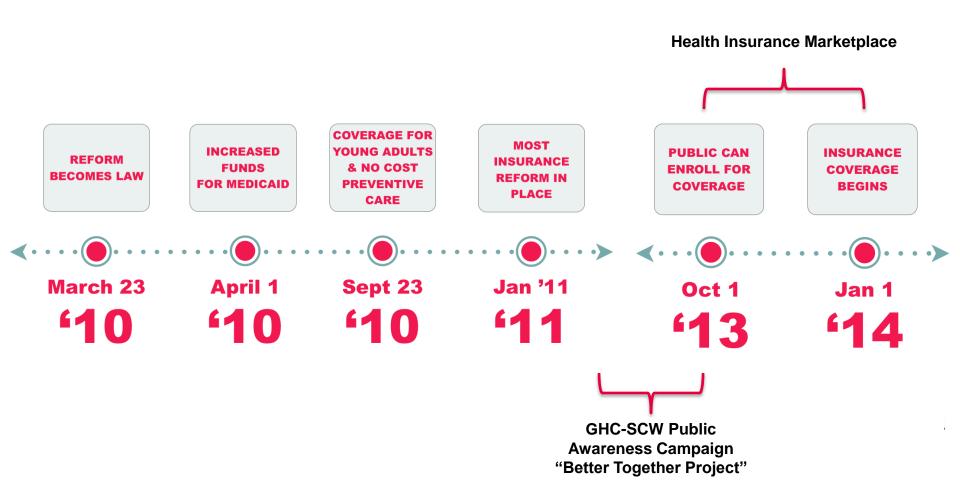
BETTER TOGETHER



of South Central Wisconsin

ghcscw.com

REFORM TIMELINE





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!



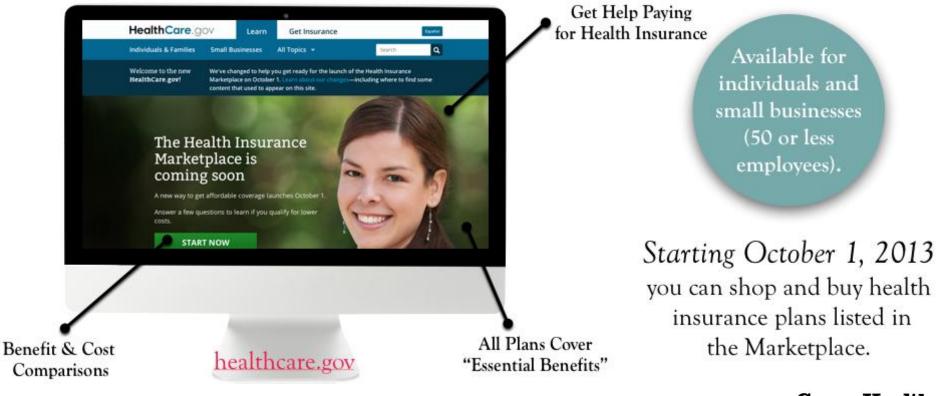
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MAIN GOALS

- 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





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



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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 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.

 Group He Cooperation

QUESTIONS?

