



# ODI

Ohio Department  
of Insurance

John R. Kasich, Governor

Mary Taylor, Lt. Governor/Director

## **Ohio's Health Insurance Exchange**

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# Our Mission

- The mission of the Ohio Department of Insurance is to provide consumer protection through education and fair but vigilant regulation while promoting a stable and competitive environment for insurers.

# Lt. Governor/Director Mary Taylor

- Former Auditor of the State of Ohio
- Appointed to lead the Department by Governor John Kasich in 2011.
- Also appointed to lead CSI Ohio – the “Common Sense Initiative” to reform Ohio’s regulatory policies.

# Affordable Care Act Implementation

- Passed March 23, 2010
- Ohio Department of Insurance is tasked with implementing market reforms and conducting exchange planning and implementation activities

# Health Care Reform

- Ohio High Risk Pool
- Immediate Health Insurance Reforms
- Permanent Health Insurance Reforms
- Health Insurance Exchanges

# High Risk Pool

- Ohio was allocated \$152 million to operate a high risk pool.
- People must pay a premium.
- To be eligible, a person must be:
  - An Ohio resident at the time of application.
  - A US citizen or lawfully present in the US.
  - Uninsured for six months.
  - Have a pre-existing condition.
- People can get applications and information at [www.ohiohighriskpool.com](http://www.ohiohighriskpool.com).



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# Immediate Reforms

- Take effect for policies issued or renewed on or after September 23, 2010.
- The immediate reforms include the following:
  - No lifetime limits and restricted annual limits.
  - Coverage of dependents up to age 26.
  - No policy rescissions except for fraud.
  - No denial of coverage and no pre-existing condition exclusions for enrollees under age 19.
  - Preventive care must be covered with no co-pays or cost sharing (non-grandfathered plans).

# Permanent Reforms

- Medicaid is expanded up to 138% FPL, effectively.
- Guaranteed issuance of coverage without regard to pre-existing conditions.
- Modified community rating of coverage.
  - Health status is not considered in rates.
  - Rates can only vary by age, smoking status and family status.
  - Rates can also vary based on geographical location
- Individual responsibility requirements.
- Low income subsidies up to 400% FPL will be available.

# What is an Exchange?

- Generally, an exchange is a central marketplace for health insurance that provides one-stop shopping to compare rates, benefits and plans.

# Exchange Implementation Dates

- Each state shall establish a qualified Exchange by January 1, 2014.
- If a state does not choose to operate an exchange, the federal government will do so.
- To avoid a federally run exchange, Ohio is working toward implementing an exchange that works best for Ohioans

# Exchange Requirements

- Exchanges are required to:
  - administer low income subsidies
  - enroll people in Medicaid and private coverage
  - certify qualified health plans

# Exchange Planning Activities

- Ohio applied for and received an exchange planning grant in October 2010
- Recently awarded an RFP to conduct background research regarding the impact the exchange
- Submitted letter of intent to apply for additional grant funding for establishing an exchange
- Planning to conduct additional stakeholder outreach

# Exchange Stakeholder Input

- A Task Force surrounding the Ohio Exchange was convened during the fall of 2010.
  - Recommendations from this task force are under consideration
- Framework for additional stakeholder participation is forthcoming

# Exchange Stakeholder Input

- You can register your email address to receive updates by visiting [www.ohioexchange.ohio.gov](http://www.ohioexchange.ohio.gov) and clicking on “Register for Email Updates”.
- You can send questions or comments to [exchangecomments@insurance.ohio.gov](mailto:exchangecomments@insurance.ohio.gov).

# Contact Information

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