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Center for Medicaid, CHIP and Survey & Certification

CMCS Informational Bulletin

DATE: July 1, 2010

FROM: Cindy Mann, Director
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SUBJECT: **Health Insurance Portal Launch**

As you know, today marks the launch of www.Healthcare.gov, a robust and exciting consumer focused resource on many facets of health care. This site is a government-wide initiative to provide consumers with a place to go to receive information on the Affordable Care Act and its implementation, information about their rights under various health care laws, educational materials describing the public and private programs in the health care system, and coverage options that may be available to each individual in his or her own State.

As you also know, the law required that we include information about Medicaid and CHIP programs in the coverage options portion of this site. This required, in fairly short order, the collection of eligibility and benefits information from each State's Medicaid and CHIP State plan and/or waiver documents. Your input and assistance with validation of the data was incredibly valuable and we appreciated your willingness to turn around the information within a very short period of time. We adjusted our data to address the comments we received and will continue to work with States on further refinements of the data, as well as the presentation of the information going forward. This website will be a constantly evolving product and we will seek your guidance on future changes through a Federal/State advisory group which will be formed by the end of this month.

As you might imagine, the programming for this portal -- combining the Medicaid and CHIP programs with private sector programs -- was challenging to say the least. The consumer focus of this portal remained paramount throughout the process, but implies all of the challenges that you too have faced when providing information to consumers in your States.

Visitors to www.Healthcare.gov will be asked general questions about themselves including: age range; self-disclosure of having a disability, health condition, or need for long-term care; pregnancy status; whether the visitor has dependent children; and whether they have trouble affording insurance. All Medicaid and CHIP output data are sorted based on those variables.

The portal does not collect information on income or family composition, diagnosis (specific disability or health condition), SSI status, or many other factors that would be necessary to more precisely assess eligibility for programs or services. The portal is not intended to be a promise of eligibility; rather it is designed to give people enough information to make an informed decision about whether it is worthwhile to pursue one or more of the coverage options available in their State.

The output that consumers receive from www.Healthcare.gov includes services that States make available under Medicaid to the categorically or medically needy, CHIP services, and the presence of potentially relevant special programs including home and community-based services (HCBS) waivers, and 1115 demonstrations. This information is provided based on the answers to the questions that consumers feed into the portal as they enter. The information is displayed with a disclaimer that reinforces the message that the site does not determine eligibility. Some programs also trigger additional disclaimers, for example, the possibility of waiting lists if waiver program content is displayed. Finally, consumers are provided with contacts to learn more about their coverage options including consumer information numbers and links to your own State websites to further research the programs.

Changes to the programming and design were being made on a priority basis continuously over the last 10 days. We provided significant feedback to that change process, based in part on your comments and suggestions. Additionally, demonstrations were conducted at the end of last week for different groups including State, consumer and health plan representatives. Feedback from those demonstrations was also incorporated into the site.

However, there are several remaining change requests that will be incorporated soon after the launch. We will be making some significant improvements including building in all State names for programs and streamlining the design of the Medicaid results page. We look forward to receiving your change requests and to building State suggestions into the change process. There will also be opportunities to provide feedback embedded in the website itself. Additionally, we will maintain the web portal mailbox that you used for the data verification process to collect suggestions. The address is: medicaidportal@cms.hhs.gov.

I hope you will find this information helpful. I have also attached a few of the frequently asked Questions and Answers that might be useful as you continue to familiarize yourselves with this site. If you have questions about www.Healthcare.gov or would like to volunteer to serve on the State workgroup to update the website, please contact Carey Appold at Carey.Appold@cms.hhs.gov or 410-786-2117. Again, thank you for your partnership on this effort.

Attachment

Questions and Answers: HHS Web Portal (www.healthcare.gov)

Q: What is HealthCare.gov?

HealthCare.gov is a new website, debuting on July 1, 2010 in accordance with one of the requirements of the Affordable Care Act. Its mission is to help Americans take control over their own health care and make the choices that are right for them – by putting the power of information at their fingertips.

The site delivers three core benefits to consumers:

- **Extensive information about your rights, how to navigate the current insurance market, and how the Affordable Care Act will help you** – tailored to your life situation (e.g., seniors, young adults, families with children, people with disabilities, small employers), and drawing from more than 500 pages of content written for HealthCare.gov

- **Ability to search for both public and private health coverage options that are right for you**

  - Compiles an unprecedented catalog of federal, state, and private insurance options for consumers in one place – including Medicaid programs, the Children's Health Insurance Program, the new Pre-Existing Condition Insurance Plan and other currently operating state high risk pool plans, coverage options such as the ability for young adults to be covered through their parents until they are 26, and products from more than 1,000 private insurance carriers across the nation

  - Based on your answers to a series of questions, produces a menu of potential coverage choices personalized for you – with literally billions of potential personal scenarios supported

  - **Coming in October of this year**: private insurance plan price estimates and more detailed information on benefits and cost sharing (e.g., deductibles, co-insurance), putting even more power in the hands of consumers

- **Information about new resources and benefits provided by the Affordable Care Act**, as they become available, such as the Patient's Bill of Rights and new benefits for seniors; you can sign up for email updates to stay informed

The version of HealthCare.gov launched on July 1, 2010 is just the beginning – with the help of user feedback gathered throughout the site, we will be continually adding to the information on the site and make it ever easier to use. As health care gets better, so will HealthCare.gov.

Q: How many products are on HealthCare.gov as of July 1?

HealthCare.gov has assembled an unprecedented catalog of federal, state, and private insurance options for consumers in one place. This catalog includes:

- Every state Medicaid program
- Every state Children's Health Insurance Program (CHIP)
- The new Pre-Existing Condition Insurance Plan (PCIP) created by the Affordable Care Act
- Other high risk pool programs currently operated by states
- Special options you have in particular situations, such as COBRA, the ability to enroll in a spouse's plan, the ability to get coverage under your parents' plan until you're 26 (newly created by the Affordable Care Act), etc.
- Products currently available from more than 1,000 private insurance carriers across the nation
  - Note: a "carrier" is defined as an insurer registered with a state (so Aetna of Iowa and Aetna of Georgia are considered two carriers)
  - HealthCare.gov currently lists 5,561 open products (products open for enrollment) from these carriers – 2,030 in the individual health insurance market and 3,531 in the small employer market
  - These 5,561 products break down into many more insurance "plans" – many of these products offer multiple variations of co-insurance, copayments, deductibles, etc.
  - Another way of saying this is that in October, when HealthCare.gov will start providing price estimates, these 5,561 products will turn into many more "plans," because for each product, each combination of co-insurance, copayment, and deductible will have a different price estimate
  - We will continually add to and refine this inventory of insurance products over time

Q: What information does HealthCare.gov have on each coverage option?

- For Medicaid, we provide a list of services covered and special program notes that are relevant to your specific situation, based on your answers to the portal's questions, plus a link to the state Medicaid website

- For CHIP, we provide a list of services covered and special program notes that are relevant to your situation, plus a link to each state's CHIP website.

- For the new Pre-Existing Condition Insurance Plan (PCIP) created by the Affordable Care Act, we provide eligibility criteria and let you know if the PCIP in your state is run by your state or by the federal government. For state-run plans, wherever available, we provide cost-sharing information (e.g., deductibles, co-insurance), premium ranges, when the plan is open for enrollment, and a web link to the plan. For the federally-run PCIP program, we connect you to the program's site, where you can learn more about the program's benefits, premiums, and how to apply

- For other state high risk pool plans, we provide eligibility criteria, cost-sharing information (e.g., deductibles, co-insurance), premium ranges, contact phone number and link to the plan

- For special options you have in particular situations, such as COBRA, the ability to enroll in a spouse's plan, and the ability to get coverage under your parents' plan until you're 26 (newly created by the Affordable Care Act), we provide you with a summary of this option and connect you as appropriate to websites where you can learn more

- For private insurance plans, we let you know which plans are currently offered in your zip code – including (if provided by the insurer) web links to a summary of plan benefits, provider network directory, drugs covered, and the insurer's website, plus a contact phone number to get coverage and premium information specific to you. For small employers, who today rely primarily on agents for information about available plans, the ability to see the full range of small group plans offered will be particularly new and important.

- In the event that specific coverage options don't work for you, HealthCare.gov will enable you to find affordable care options by providing a link to safety net providers and community health centers near you.

- And in October 2010, we will start providing price estimates for private insurance plans, along with more detailed information on benefits and cost-sharing (e.g., deductibles, co-insurance), provided by the insurance carriers.

Finally, in addition to the information above on each type of product, HealthCare.gov also knows when different coverage or care options might be applicable to you. Based on your answers to a short series of questions, HealthCare.gov produces a customized menu of potential coverage choices tailored to your personal situation (with literally billions of potential personal situations supported).

Q: How are you going to improve HealthCare.gov over time?

We'll be continually refining and adding to the information we provide about coverage options for consumers – both public programs, such as Medicaid and the Children's Health Insurance Program (CHIP), and private insurance plans. Information about State coverage programs (in addition to Medicaid, CHIP, and high-risk pools) will also be added in the future.

In October 2010, we'll be adding pricing information for private insurance plans, along with more detailed information about benefits and cost sharing (e.g., deductibles, co-insurance). Prices will be estimates, so consumers will need to check directly with the insurance companies to get a final price. Beyond October, we plan to add more useful information about private insurance plans, including the percentage of premiums spent on administrative costs.

We'll also be expanding the "Learn About Prevention" and "Compare Care Quality" areas of the website with additional information and tools that help you get the best health care and stay healthy.

In the future, we will begin to collect plan performance information from insurance companies and other sources (for example, on medical loss ratios and claims payment practices.) These performance data can help consumers make meaningful plan comparisons and informed coverage choices.

We are deeply committed to making this site as useful to consumers as possible. Throughout the site, we have embedded the opportunity for users to give us feedback, webpage by webpage, in the form of yellow bubbles. Users can use these bubbles to tell us what they like -- and what they don't. They can tell us what they feel the site is missing. With their help, we will continue to improve the site to make sure consumers are getting the information they need to make smart health care choices.