The Role of Health Insurance Exchanges in Fostering Transparency on Health Plan Cost and Quality

National Summit on Health Care Price, Cost and Quality Transparency

Get the facts. Get covered.

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Executive Board Member

DC Health Benefit Exchange

Authority

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Real Competition Through Price Transparency One Big Marketplace



CHOICE OF MORE THAN 300 PLANS

34 Individual & Family Plans:

Aetna

Carefirst BlueCross BlueShield

Kaiser Permanente

267 Small Group Plans:

All of the above plus United HealthCare



Products for Individuals/Small Business Prices & Medal Levels

Carrier Plan Counts			
	Individual	SHOP	
Aetna	9	14	
CareFirst	15	54	
Kaiser	10	22	
United		177	

Metal Level Plan Counts				
	Individual	SHOP		
Catastrophic	3			
Bronze	11	17		
Silver	10	90		
Gold	7	112		
Platinum	3	48		



January 2014 Rates for Health Insurance Products-Individual						
		Product	Bronze	Silver	Gold	Platinum
	Age	Rate Ranges				
Aetna	27	PPO	\$195.04-204.88	\$227.82-237.80	\$273.23	N/A
		нмо	N/A	N/A	N/A	
	40	PPO	\$261.58-274.77	\$305.53-318.92	\$366.43	N/A
		НМО	N/A	N/A	N/A	
	55	PPO	\$464.93-477.29	\$543.07-555.29	\$651.31	N/A
		нмо	N/A	N/A	N/A	
CareFirs t	27	PPO	\$172.87	\$219.13	\$273.07	\$341.09
		нмо	\$124.05-151.66	\$177.75-193.56	\$206.32-243.63	\$276.35
	40	PPO	\$231.85	\$293.88	\$366.22	\$457.45
		НМО	\$166.36-203.39	\$238.39-259.58	\$276.71-326.74	\$370.62
	55	PPO	\$412.09	\$522.36	\$650.93	\$813.09
		НМО	\$295.70-361.52	\$423.72-461.39	\$491.83-580.76	\$658.75
Kaiser	27	PPO	N/A	N/A	N/A	N/A
		НМО	\$151.46-155.08	\$181.01-190.14	\$209.25-234.05	\$248.86
	40	PPO	N/A	N/A	N/A	N/A
		нмо	\$202.73-207.59	\$242.34-254.61	\$280.24-313.51	\$333.36
	55	PPO	N/A	N/A	N/A	N/A
		нмо	\$359.45-368.08	\$429.90-451.66	\$497.22-556.34	\$591.63



January 2014 Rates for Health Insurance Products-Small Business (SHOP)

		Product	Bronze	Silver	Gold	Platinum
	Age			Rate Ranges		
Aetna	27	PPO	\$217.56	\$269.08-304.36	\$324.16-403.13	N/A
		нмо	\$168.00	\$199.18-236.55	\$242.29-314.03	
	40	PPO	\$291.77	\$360.87-408.18	\$434.74-540.65	N/A
		нмо	\$225.31	\$267.13-317.25	\$324.94-421.15	
	55	PPO	\$518.61	\$641.42-725.52	\$772.72-960.98	N/A
		НМО	\$400.47	\$474.80-563.88	\$577.57-748.57	
CareFirst	27	PPO	\$185.54-189.77	\$229.19-247.52	\$272.63-328.96	\$310.97-377.71
		НМО	\$144.23-168.51	\$185.65-207.17	\$226.27-256.30	\$290.15-320.42
	40	PPO	\$248.84-254.50	\$307.37-331.96	\$365.63-441.18	\$417.06-506.56
		нмо	\$193.43-226.00	\$248.98-277.85	\$303.46-343.73	\$389.12-429.72
	55	PPO	\$442.30-452.36	\$546.33-590.03	\$649.88-784.17	\$741.29-900.38
		нмо	\$343.81-401.69	\$442.54-493.85	\$539.39-610.95	\$691.64-763.80
Kaiser	27	PPO	N/A	N/A	N/A	N/A
		нмо	\$161.84-172.81	\$196.34-279.56	\$226.78-267.96	\$256.77-290.78
	40	PPO	N/A	N/A	N/A	N/A
		нмо	\$216.66-231.36	\$262.92-374.53	\$303.75-358.98	\$343.97-389.57
	55	PPO	N/A	N/A	N/A	N/A
		нмо	\$384.20-410.34	\$466.44-664.81	\$539.01-637.17	\$610.49-691.55
United	27	PPO	\$188.76-212.33	\$218.81-259.90	\$256.85-311.92	\$336.96-370.69
		нмо	\$175.19-197.22	\$204.49-245.89	\$240.05-295.14	\$318.45-350.15
	40	PPO	\$253.15-284.76	\$293.46-348.56	\$344.47-418.32	\$451.90-497.14
		НМО	\$234.96-264.50	\$274.25-329.77	\$321.94-395.82	\$427.08-469.60
	55	PPO	\$449.96-506.14	\$521.60-619.55	\$612.27-743.54	\$803.23-883.64
		НМО	\$417.62-470.13	\$487.46-586.15	\$572.22-703.55	\$759.11-834.68



Support for Consumers & Businesses

DCHealthLink.com – **Opened for business** October 1, 2013

Contact Center -- 1-855-532-5465 8:00 a.m. to midnight Monday through Saturday

<u>DC HealthLink Assisters</u>-- Community-based organizations that have partnered with us (and certified by DC Healthlink) to provide in person help to consumers

<u>DC HealthLink Brokers</u>-- Insurance brokers available to help small businesses and individuals. DCHealthLink.com can connect businesses and people with a certified broker



Quality & Future Plans



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