

# **Role of Brokers and Navigators in Health Insurance Exchanges**

**National Health Exchange Summit**  
**May 1, 2013**

**Mark Argosh**  
**Health Care Reform Leader**  
**SterlingRisk and Sterling HealthWorks**



# Health Care Reform Challenges for Employers

## Employers

- Managing cost increases
- Pay or Play Evaluation
- Obtaining quotes for “Virgin Groups”
- Administration for variable hour, part time employees
- New plan and contribution designs for affordability
- Self only vs. family subsidies
- Incenting employee behavior
- Private exchanges
- Managing down number of 30 hour employees
- Eligibility of SHOP exchanges

## Broker Role

- Cost analysis, new plan designs
- Economic modelling of options
- Negotiating with Carriers to quote groups without claims experience
- Identifying vendor fixes for contribution deductions, payments
- Defined contribution, % of income, multiple plans, modifying family subsidies
- Introducing employee choice, high deductible plans with more options
- Aligning benefits strategy with employee policies (higher vs. lower value employees)
- Comparing public and private options



# Health Care Reform Challenges for Families

## Individuals/Families

- Affordability of public exchanges
- Affordability of employer health plan
- Obtaining coverage for family members if employers are subsidizing self only
- Pay or Play decision
- Comparing options for coverage, cost and subsidies between employer options, private options, exchanges
- Selecting the right plan for ones' medical needs, usage, and income level
- Budgeting for full health care costs
- Finding quality, convenient providers
- Complexity of exchange applications



## Broker/Navigator Roles

- Providing web based calculators, online chat, face to face counseling options
- Educational outreach to uninsured
- Educational support for employees in corporate plans
- Decision support tools to help families make better plan choices
- Introducing private exchange options for employers to enhance employee choices
- Provide budgeting and health plan tracking tools
- Utilize health provider quality measurement tools to locate best providers
- Provide 1800 support for families filling out exchange applications
- Develop online comparison and community tools like MedicalPlanAdvisor where families can share information about their plan experiences

# Future Opportunities for Exchanges

- Expand public SHOP exchanges to include Middle Market Employers (100-1,000 employees).
  - Major problems with insurance carriers in covering “Virgin Groups”
  - Private multi-carrier exchanges are not available in middle market
- Encourage carriers to utilize risk corridor concepts to expand application of multi-carrier private exchanges to middle market and small business
- Redesign carrier products for different age groups/lifestyles/medical needs
- Allow family subsidies in public exchanges for low/moderate income employees with self-only employer subsidies; while reducing overall subsidy levels to 300% of poverty level
- Develop customized decision tools for plan selection and medal selection
- Provide rating systems for plans based upon key decision factors such as: coverage, access, quality level, claims payment, customer services levels.
- Develop wellness plans, and other insurance product offerings as a part of the exchange product shelf.
- Modify regulations to allow exchange pricing based on behavioral health factors to incent healthier behavior





**Mark Argosh, Managing Principal**

**135 Crossways Park Drive**

**PO Box 9017**

**Woodbury, NY 11797**

**Main Phone: 516-487-0300**

**[www.sterlingrisk.com](http://www.sterlingrisk.com)**