

Health Insurance Marketplaces: Where We've Been and Where We're Headed

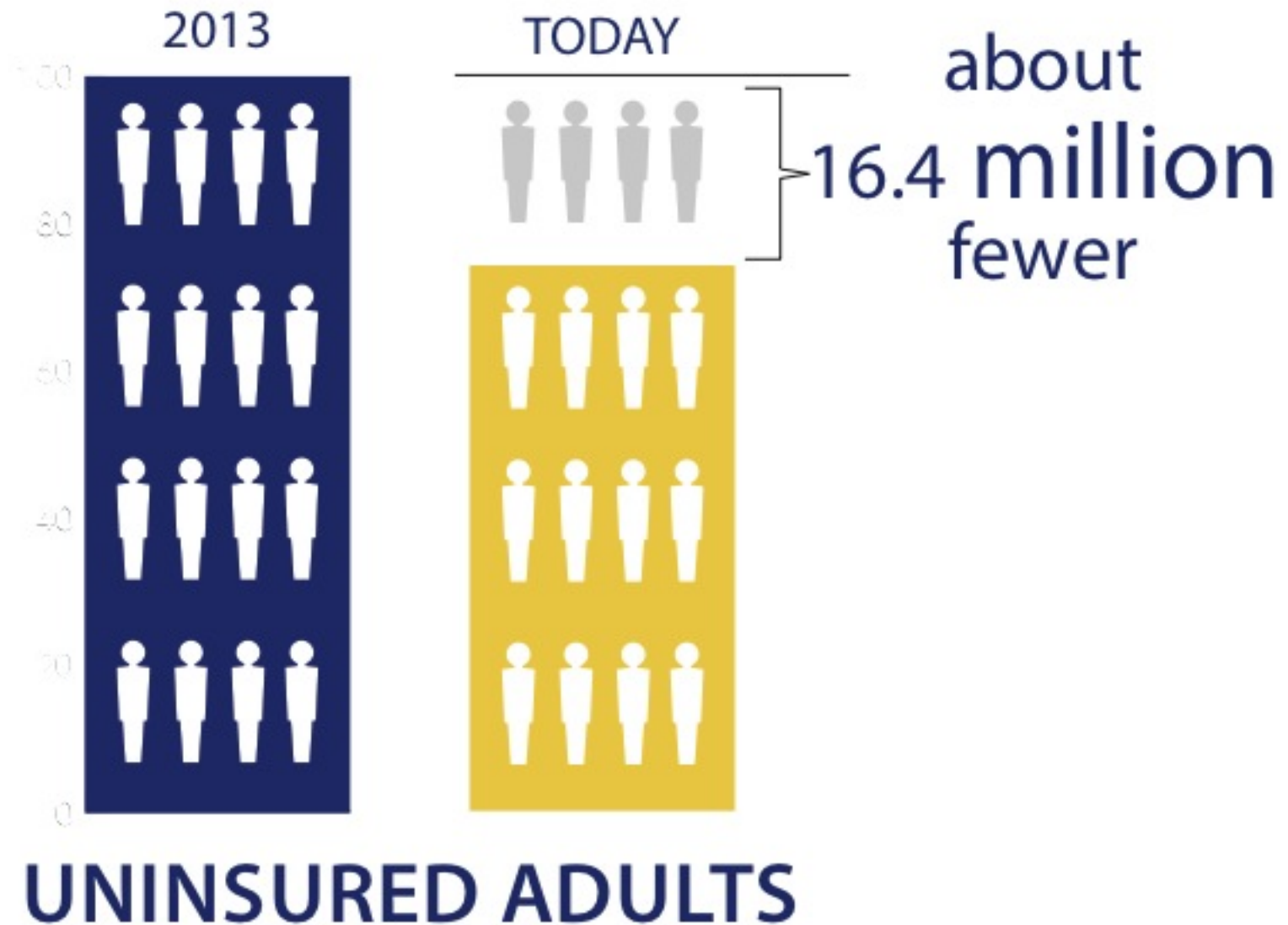
Kevin Counihan
CEO

Health Insurance Marketplace
Centers for Medicare & Medicaid Services

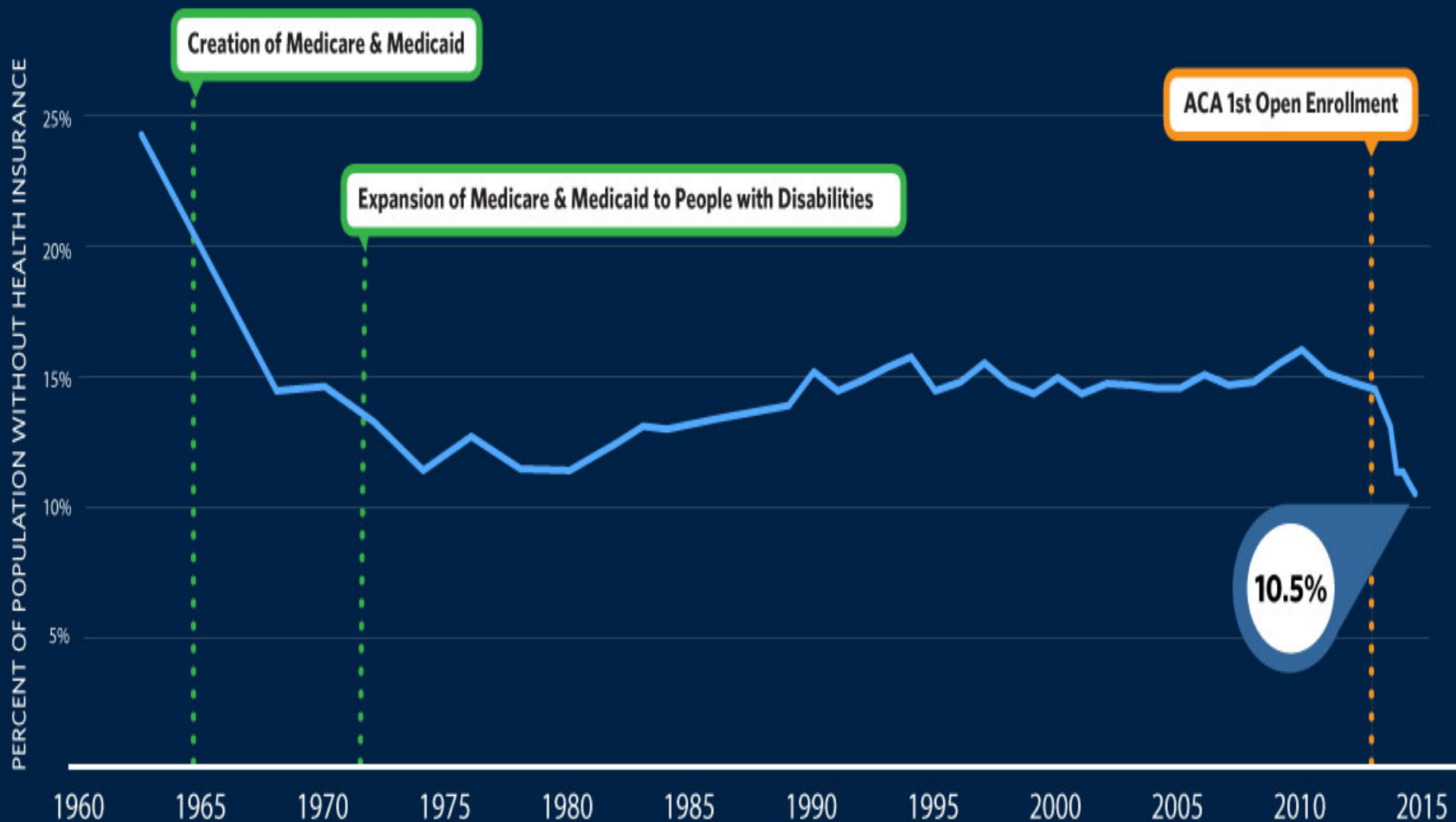
ACA is Working

- 30 million young adults can no longer be denied coverage for a pre-existing condition
- 105 million Americans no longer have a lifetime limit on their health coverage
- 76 million Americans are benefiting from preventive care coverage
- 9 billion dollars saved because of limits placed on insurance company spending on non-medical expenses.
- 2.3 million young adults gained health insurance coverage due to the ACA provision allowing young adults to remain on a parent's plan until age 26.

ACA is Working



AMERICA'S UNINSURED RATE HAS GONE DOWN BY ABOUT ONE-THIRD SINCE OCTOBER 2013, THE LARGEST DECLINE IN DECADES



Source: CEA analysis of NHIS; ASPE analysis of Gallup-Healthways data; CEA calculations

#BetterWithObamacare

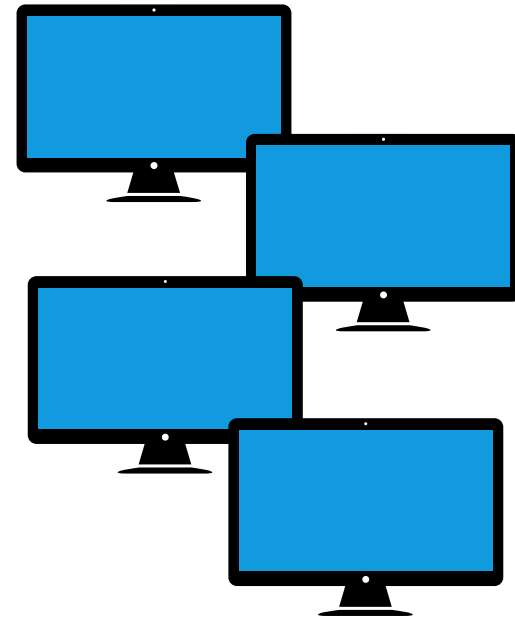
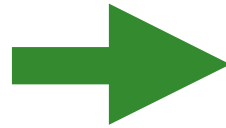
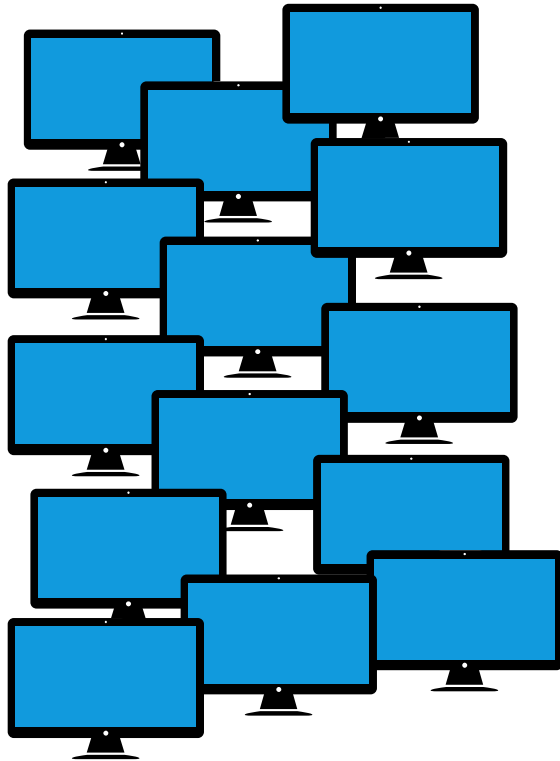
Health Insurance Marketplace



**85% of consumers qualify
for financial assistance**

Signing up is easier

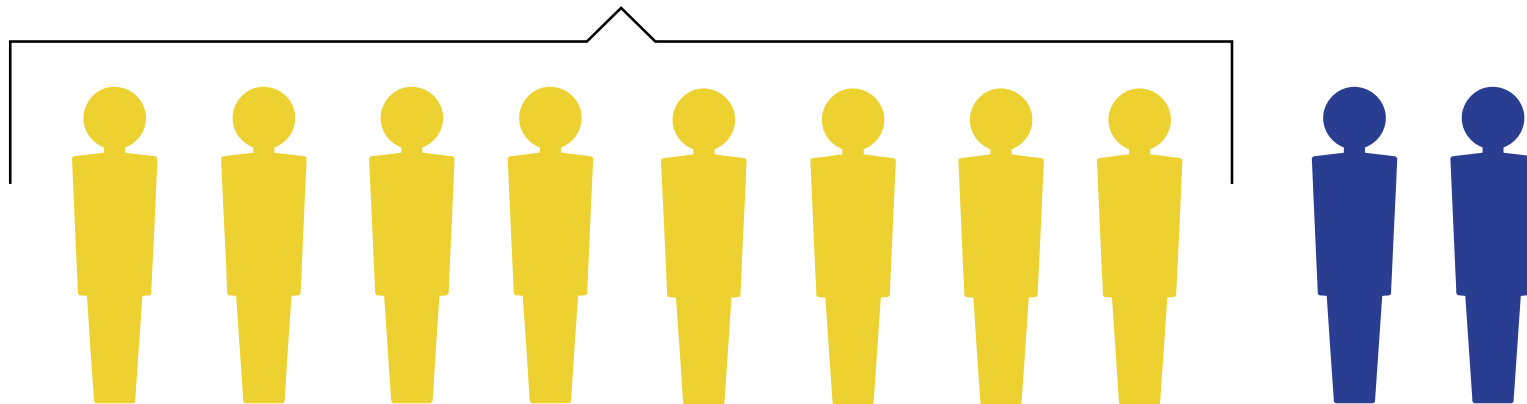
76 screens → 16 screens



Affordability

Coverage available for
\$100 or less

(with tax credits)

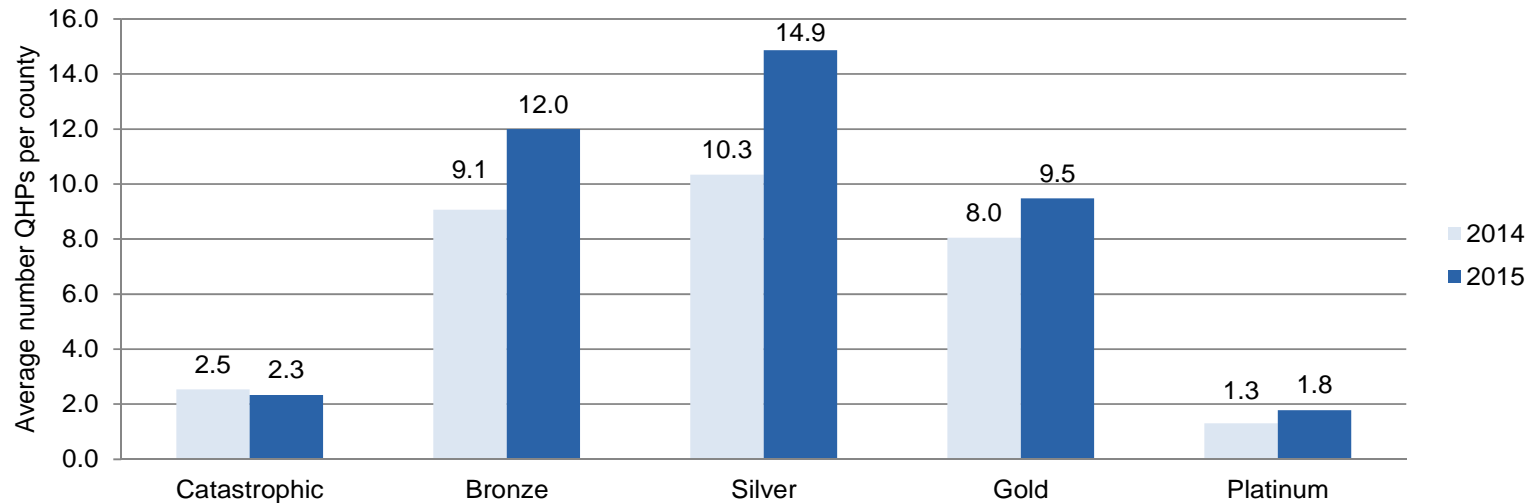


Access and Choice



25% more
insurers this
year

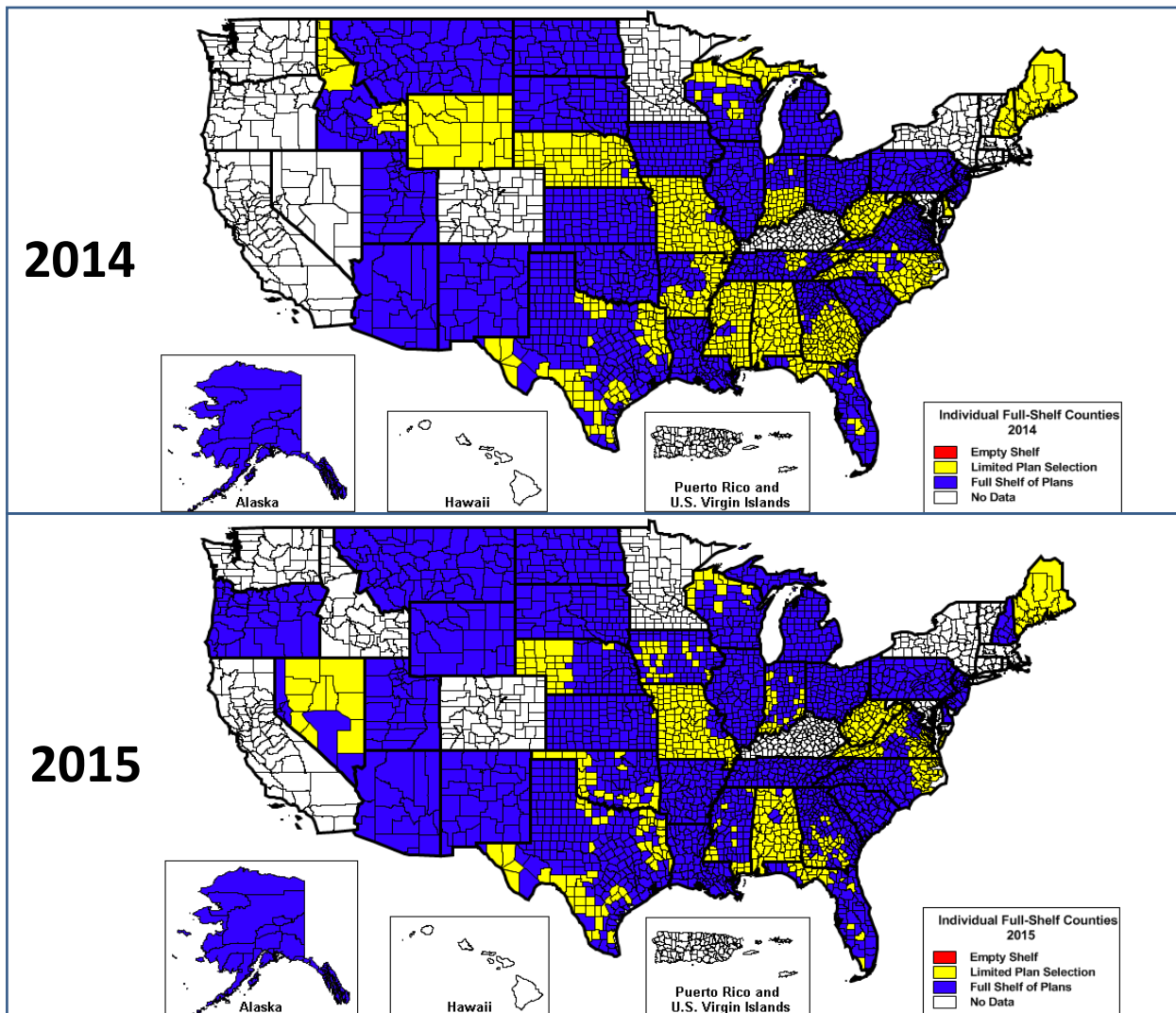
2014–15 Metal Level Comparison (Individual Market)



Average number of individual QHPs per county						
	Catastrophic	Bronze	Silver	Gold	Platinum	Total
2014	2.5	9.1	10.3	8.0	1.3	31.3
2015	2.3	12.0	14.9	9.5	1.8	40.5
Percent change	(7.7)	32.2%	43.7%	17.8%	36.4%	29.2%

Note: Average is based on the average number of QHPs available per county in FFM, SPM, and SSBM states. Data cutoff date: November 7, 2014

Individual QHP Full-Shelf Counties



*Data cutoff date: November 7, 2014

Consumer-facing operations running smoothly

Call Center calls



15.8 million

Total calls answered at the Marketplace call center during this Open Enrollment season.

Website visitors



32,516,835

HC.gov users

J.D. Power 2015 Study

- Satisfaction with the Health Insurance Marketplace exchange enrollment process among new enrollees has **significantly increased from 2014.**
- Health plans obtained through the Marketplace exchange generate levels of **member satisfaction equal to or higher than plans not obtained through the Marketplace exchange**

Goals for 2015

1



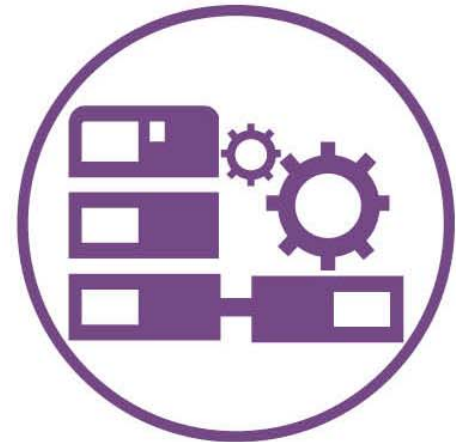
Consumer
Focused

2



Continue
Ongoing
Activities

3



Continue to
Stabilize

Continue to improve

- Back-end functionality
 - Financial management programs
- Tools for Consumer decision making
- Continue to watch as the Marketplace adapts and stabilizes
- Listen and adapt

The future



Improvements



Guidance



Communication