

## Web Portal—New Consumer Site for Viewing Coverage Options

The Patient Protection and Affordable Care Act (PPACA) required the Secretary of Health and Human Services (HHS) to establish an Internet site for individuals and small businesses to identify available health coverage in each state. The small business definition varies from state to state but is typically defined as 1 to 50 employees. The Web portal (portal) will help consumers evaluate their private health insurance options and allow them to determine if they may be eligible for a variety of public programs, including existing state high-risk pools (available in some states), new pre-existing condition insurance plans (temporary high-risk pools), Medicaid, Medicare and the Children's Health Insurance Program (CHIP).

The portal will be implemented in phases, with July 1 marking the launch of the first phase. During this phase, the portal includes information about small business tax credits and the Early Retiree Reinsurance Program, which provides reinsurance payments to approved businesses offering coverage to their non-Medicare retirees age 55 and older.



The portal also includes a consumer education component to help people better understand the new healthcare reform laws, insurance terminology and their choices in coverage, and provides an overview of the operation of insurance in the current marketplace. To help consumers evaluate their insurance options in both the private and public sectors, a detailed overview of these options is also included, offering a preview of the American Health Benefit Exchanges.

The portal currently provides the following information:

- Plan names and types (e.g., HMO, PPO)
- Summary of services offered
- List of network providers
- Formulary, if available
- Links to each available plan's Web site and customer service contact information
- An overview of the PPACA
- Contact information for consumers to obtain more information and to enroll

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Consumers will be directed to Medicare Web sites and call centers for information about the Medicare program. For Medicaid and CHIP programs, the portal will provide the following information for each state:

- Eligibility information
- Summary of the level of Medicaid services available
- Links and contact information for benefit information, to determine eligibility on an individual basis and to enroll

The following information about high-risk pools (Pre-Existing Condition Insurance Plans) will be available by state:

- Name of the plan and contact information
- Enrollment instructions
- Eligibility criteria
- Coverage limitations
- Enrollee contribution/premiums

In October, the portal's second phase will offer more detailed pricing and benefit information for both public and private insurance options. Consumers will be able to compare cost-sharing amounts, deductibles and contributions/premiums. Greater detail about the high-risk pool program will also be available.

HHS will schedule an annual update for the portal as well as periodic adjustments from carriers to keep the information accurate. More information about the portal is available in the Interim Final Rule from HHS: <http://www.hhs.gov/ociio/regulations/webportal.html>.

To view the portal and its available information, visit <http://www.healthcare.gov/index.html>.

#### Future Topics:

- Review of Preventive Services (New IFR)
- Medical Loss Ratios
- New W-2 Reporting Requirements