Health Insurance Marketplace Update

As the October 1 implementation date nears, states are moving forward with their Health Insurance Marketplaces (a.k.a. exchanges). Here is the latest news on the states where we do business:

**Oregon:** Cover Oregon announced earlier this month that only agents and navigators will have access to the online portal starting October 1; later in October, the site will be opened to those who wish to sign up on their own. This approach will allow Cover Oregon to identify and correct any bugs in the system.

**Idaho:** At a news conference yesterday, Idaho state officials announced the name and website address of their state's Marketplace: Your Health Idaho, [YourHealthIdaho.org](http://YourHealthIdaho.org).

**Montana:** As you may know, Montana opted for the federally run exchange marketplace. Their official website for individual consumers was unveiled last week: [Healthcare.gov/marketplace/individual/#state=montana](http://Healthcare.gov/marketplace/individual/#state=montana).

Minimum Value Information and Federal Notice Mailings

**Minimum Value Matrixes for Small Groups**

In July we began assessing all of our plan designs to determine which ones did not meet the 60% minimum value required by the ACA for nongrandfathered plans. We've completed that process and, as expected, found that all our large group plans and the majority of our small group plans do meet this requirement. Starting in January 2014, all of our newly marketed plans will meet the minimum value requirement.

To assist agents and employers, we have created a list of our current small group product combinations that don't meet the minimum value. The documents are separated by state and posted under the Employer Communications Library on our [Healthcare Reform Resource Center](http://HealthcareReformResourceCenter). For these groups, we're putting together renewal packets with "Best Match" plan recommendations to help them select a new plan that best meets their needs.
Federal notice mailings

Last month, we mailed a packet to most of our large employer clients containing information about three federally required notices. We plan to send this packet to our remaining groups in three batches between August 22 and 26. The mailings contain the following:

- A cover letter with instructions on how to use the Marketplace model notice, which groups are required to send to their employees by October 1. Note: there are two versions of this letter, indicating whether or not the employer's plan meets minimum actuarial value, as this question is asked on the model notice.
- A copy of the federal model notice.
- An FAQ we created for employers to send to employees with the notice.
- Information about Medical Loss Ratio and Medicare Part D notices.

Tentative mailing schedule:

- Thursday, Aug. 22: small groups whose plan does not meet minimum actuarial value, plus the remaining large groups (all of which meet MV)
- Friday, August 23: small groups that meet MV
- Monday, August 26: remaining small groups that meet MV

These documents can be found on the Healthcare Reform Resource Center on our website.

Questions about Reform?

PacificSource.com/reform is a great resource for PacificSource clients and members. It includes FAQs, timelines, additional resources, and more.

HealthcareLawGuide.com is our healthcare reform website for the general public. It provides extensive healthcare reform guides for both employers and consumers.

New information is continually being added to both sites, so we encourage you to bookmark them and visit frequently.

Your insurance agent is also a good resource to assist you with questions about how healthcare reform may impact you.