Update on Health Insurance Exchanges

Here's the latest news on the status of exchange implementation in the northwest states where PacificSource does business. We intend to offer a variety of plans both inside and outside the health insurance exchanges, whether they are state-based or federally facilitated. We are preparing to file individual and small group plans and rates in Oregon, Montana, and Idaho to meet the various filing requirements and deadlines.

Oregon

Cover Oregon's website is already up and running, as mentioned in our January eUpdate, making Oregon one of the first states to get its health insurance exchange off the ground. While open enrollment will not begin until October 2013 for January 2014 effective dates, employers can now use the site's calculators to estimate their business tax credits.

Agents and brokers: A hearing is scheduled for April 4 in Durham, Oregon pertaining to the process and requirements for certifying insurance producers to facilitate the transaction of business through the Oregon exchange. More information can be found at Coveroregon.com/laws_rules.php.

Montana

The state of Montana is defaulting to a federally facilitated exchange rather than state-based exchange. On March 18, Montana's Commissioner of Securities & Insurance released guidance for insurers regarding form filing requirements and timelines for participating in the exchange. PacificSource intends to offer health plans both within and outside the exchange.

Idaho

On March 21, the Idaho Senate passed HB248, the Idaho Health Insurance exchange bill, 23-12. The bill now goes to Governor C.L. "Butch" Otter for signature.

Even with the passage of legislation enabling the state-based exchange, implementation within the federal timelines will be challenging. We are watching developments carefully and will keep you updated as implementation information becomes
Status for other states' exchanges can be found on the Kaiser Family Foundation website.

New Fliers Summarize ACA Changes for Employers

To help employers get an overview of the Affordable Care Act (ACA) changes effective this year and beyond, we've developed the following fliers. Please note these are for nongrandfathered group health plans.

**For Oregon employers**
- ACA Effects on Small Employers - Oregon
- ACA Effects on Large Employers - Oregon

**For Idaho employers**
- ACA Effects on Small Employers - Idaho
- ACA Effects on Large Employers - Idaho

**For Montana employers**
- ACA Effects on Small Employers - Montana
- ACA Effects on Large Employers - Montana

**For all states**
- Federal Fees, Taxes, Penalties, and Other Assessments for Employers

These materials and more are available 24/7 on our reform website, PacificSource.com/reform.

Learn More about Reform

Our Healthcare Reform Resource Center contains a wealth of information for PacificSource clients and members, including FAQs, timelines, additional resources, and more. Visit our Healthcare Reform Resource Center.

We also encourage you to visit our healthcare reform website for the general public, HealthcareLawGuide.com.