



## National Health Council

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### **Post ACA-Decision: Which States are Enhancing Their Exchanges?**

#### ***The Answer: All of Them at Widely Different Levels of Activity***

Washington, DC (July 14, 2015) – The National Health Council (NHC) released a report demonstrating that all 50 states plus the District of Columbia have already taken steps to enhance their health insurance exchanges to make them more patient-friendly. However, there is a wide variety in what has been done and an urgent need for greater action to ensure plans sold through the marketplace meet the needs of people with chronic diseases and disabilities.

“We learned that regardless of the type of exchange established by the state, there are effective ways to improve the health insurance marketplace,” said NHC Chief Executive Officer Marc Boutin. “While some states have emerged as leaders in implementing patient-centered standards and reforms, there is still more work left to do.”

The report pointed to different state marketplace leaders, including:

- Montana (a federally facilitated exchange): Established a requirement that issuers offer at least one silver, gold, and platinum plan that uses copayments (rather than coinsurance) and subjects all drugs, including those in the specialty tier, to the deductible.
- Delaware (a state-partnership exchange): Created transition periods for people, allowing them to access prescription and medical treatments while changing plans or sources of coverage.
- California (a state-based exchange): Standardized benefit designs across all metal levels, meaning that all people enrolled in the same metal level encounter the same cost sharing for the same benefits.

The report identified five key principles of concern to the patient community: non-discrimination, transparency, state oversight, uniformity, and continuity of care. Within these key principles, 15 specific enhancements were singled out as metrics to ensure people can access plans that address their health and budget requirements.

The report is based on data collected and analyzed by Avalere Health, a health policy company. Only those state policies in effect as of January 1, 2015, were considered.

*Founded in 1920, the National Health Council (NHC) is the only organization that brings together all segments of the health community to provide a united and effective voice for the more than 133 million people living with chronic diseases and disabilities and their family caregivers. Made up of more than 100 national health-related organizations and businesses, its core membership includes the nation’s leading patient advocacy organizations, which control its governance.*

#### **Additional Information:**

- Enhancing the Patient-Centeredness of State Health Insurance Markets: <http://www.nationalhealthcouncil.org/state-progress-reports>
- About the National Health Council: [www.nationalhealthcouncil.org](http://www.nationalhealthcouncil.org)

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