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Industry Experts Advise “One Size Does Not Fit All” as States Look to Implement Healthcare Reform Mandates

CHOICE Administrators’ Podcast and “State-Based Health Reform – 7-Step Strategy” White Paper Provide Alternatives for States Establishing Health Insurance Exchanges

(ORANGE, CA – July 21, 2011) — A panel of industry experts has advised states on alternative strategies to comply with federal health reform focusing on each state’s “unique demographic, business and cultural characteristics.” The discussion was part of a [podcast](#) conducted by [CHOICE Administrators Exchange Services](#); [ACS, A Xerox Company](#); and [Benefitfocus](#). The three companies are working together to deliver health insurance exchange solutions to states throughout the country. The podcast was an outgrowth of a white paper – [“State-Based Health Reform: A 7-Step Strategy”](#) – issued last month by *CHOICE Administrators*.

Panelists included Kevin Counihan, president of *CHOICE Administrators Exchange Services* and author of the white paper; Ron Goldstein, president and CEO of *CHOICE Administrators*, which manages the country’s longest-standing, state-approved exchange – [CaliforniaChoice](#); Kevin Walsh, vice president of healthcare eligibility and exchange services at ACS, a Xerox Company; and John Emge, government programs manager at *Benefitfocus*, which helped launch the Maryland Virtual Compare Portal.

With looming deadlines for states to implement their exchange models, exchange experts on the podcast discussed the immediate challenges states face in developing successful infrastructures that will attract enrollment, leveraging the strength of an existing broker network, developing effective oversight and governance, and many other key issues, which are discussed in greater detail in the white paper, now available at www.choiceadmin.com/exchanges.

The Patient Protection and Affordable Care Act (PPACA) requires every state and territory to establish a health insurance exchange by January 1, 2014, or default to a federal fallback program. These exchanges will create an online one-stop shopping mall where

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consumers can review competing health insurance plans side by side and compare benefits, costs, provider networks and other features. The Congressional Budget Office estimates eight million people – including many small business owners – will use the exchanges in their first year of operation in 2014, with participation increasing to 29 million by 2019.

“We understand the unique cultural, demographic and business needs states have and are sensitive to the tightrope they must walk,” said Counihan, who, prior to joining [CHOICE Administrators Exchange Services](#), helped launch the nation’s first state-sponsored health insurance exchange in 2006 as chief marketing officer of the Commonwealth of Massachusetts Health Insurance Connector Authority. “The seven-step strategy we’ve created provides states with practical ideas that could help them craft state-specific health reform in ways that meet their individual and unique needs and avoid defaulting to the national exchange model.”

The *CHOICE* Administrators seven-step strategy provides a potential roadmap for how states can best build and launch their state exchanges, from determining qualified carriers and health benefit plan characteristics to what to look for in exchange partners. As discussed on the podcast, the white paper also covers many additional “how to’s”– from how to certify licensed brokers as “navigators” to what to consider when contracting with a private-sector integrated-exchange IT platform to provide enrollment portal, customer service and operations functions.

“The seven-step strategy outlined in our white paper is based on discussions with many states with diverse demographic and cultural characteristics and leveraging the experience we’ve gained over 15 years of operating the nation’s most successful private health insurance exchange, *CaliforniaChoice*,” said Counihan.

[Listen to the podcast](#) or view the white paper at www.choiceadmin.com/exchanges.

CHOICE Administrators[®] is the nation’s leader in developing and administering health insurance exchanges. Currently serving more than 10,000 employers and more than 150,000 members, *CHOICE* Administrators is part of The Word & Brown Companies, the nation’s leading developer and administrator of consumer-choice exchange models. Among the exchanges currently operated by *CHOICE* Administrators are the *CaliforniaChoice*[®] small group (2-50 employees) and mid-market (51-199 employees) private exchanges; HSA California; Choice Builder, the nation’s first ancillary benefit exchange; and Quotit, one of the nation’s largest individual/family proposal and online enrollment systems that generated more than 4.2 million individual health quotes in 2010. Other *CHOICE* Administrators’ products include

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Kaiser Permanente Choice Solution and Contractors' Choice. Further information is available at

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