

Legislative Update

June 1, 2010

HHS to Establish a Health Reform Web Portal

The Affordable Care Act requires that Health and Human Services (HHS) create an Internet website, referred to as a "web portal," through which individuals and small businesses can access information about insurance coverage options available in their State. An HHS <u>fact sheet</u> provides that the web portal will open by July 1.

The HHS web portal will help consumers navigate their options in the individual and small business private market and help them determine if they may be eligible for a variety of existing public programs, including existing state high risk pools, new high risk pools, Medicaid, Medicare and the Children's Health Insurance Program (CHIP). In addition to information on health insurance options, the new web portal will provide information on the retiree reinsurance program (ERRP) and the small business health insurance tax credit. It will also include a consumer education component to help people better understand insurance terms, their choices, and the operation of insurance in the current marketplace.

Because of the short time frame between passage of the Affordable Care Act and the requirement that the portal be available on July 1, the portal will launch in phases. The first phase of the portal to be introduced by July 1 will provide summary level information on available coverage options by state and zip code in the private market and information about public programs with links to more detailed information. It will be followed by a second phase in October that will have more detailed pricing and benefit information.

The more detailed pricing and benefit information does not yet exist in a central, easily accessible format. So before the portal can display this information, it must be collected from the insurance companies offering the plans. An interim final rule provides guidance on the categories of information that will be collected and displayed on the web portal and the data that HHS will require. As more information becomes available and the Affordable Care Act is implemented, the features on the web portal will continue to evolve, and more sophisticated and advanced functions will be added.

Please contact your Conner Strong representative with any questions, toll-free at 1-877-861-3220.

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