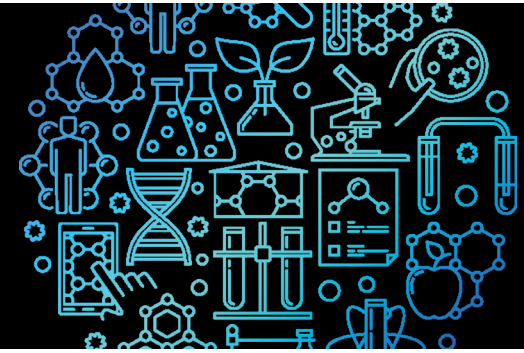


HealthChoice™ by Deloitte



State-Based Marketplaces (SBMs) vs. the Federally Facilitated Marketplace (FFM)

As part of the Affordable Care Act, passed in March 2010, two public health insurance marketplace options were established for consumers to purchase health insurance: the **FFM** and the **SBMs**.

FFM

In a Federally Facilitated Marketplace, consumers apply for and enroll in coverage through Healthcare.gov.



SBM

States running an SBM are responsible for performing all marketplace functions for the individual market. Consumers in these states apply for and enroll in coverage through marketplace websites established and maintained by the states.



There is a compelling business case for states to build and operate their own exchange.

Many states are enjoying the financial benefits, cost savings, and customization needed to serve their consumers better.

What is HealthChoice™?

Connecting state residents to high-quality, affordable coverage

HealthChoice™ by Deloitte is a **turnkey health benefit exchange platform** that is easily implemented and configured to your state's needs. HealthChoice™ is a **solution**, powered by Amazon Web Services™, that can be **implemented quickly, efficiently, and securely**. We have 1,000+ subject matter and implementation experts dedicated to innovating the health benefits exchange marketplace.

Is preconfigured with all IRS, Centers for Medicare & Medicaid Services (CMS), Minimum Acceptable Risk Standards for Exchanges (MARS-E), and associated requirements



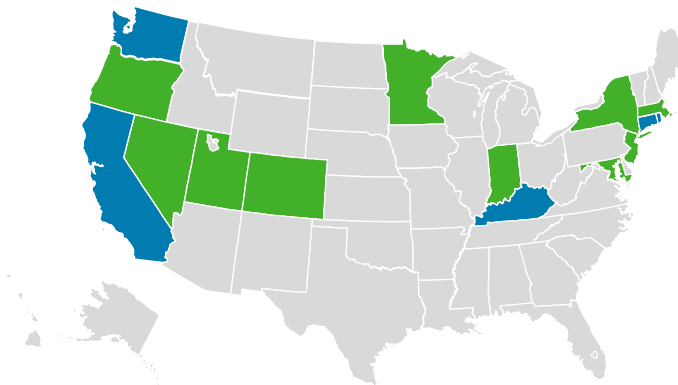
Provides out-of-the-box APIs to connect with state call/contact centers, Medicaid eligibility systems, and federal systems such as the Federal Data Services Hub

In addition to all these standard features, HealthChoice™ is also kept current with existing federal regulations and shifting legislation. These changes are implemented through regular planned upgrades, at no additional cost to states.

Deloitte's Experience

We have **active engagements** in California, Connecticut, Rhode Island, Kentucky, Georgia and Washington.

Previous experience in: Colorado, Indiana, Massachusetts, Maryland, Minnesota, Pennsylvania, New Jersey, Nevada, New York, Oregon, and Utah.



What does the journey look like?

Positioning your state account for SBM readiness

Below is a sample timeline of how we collaborate to deliver your State-Based Marketplace (SBM) solution.

High-Level SBM Implementation Timeline

STEP	STEP 1	STEP 2	STEP 3
Activity	Prepare and secure approval for state legislation or Waiver request	RFP Response Review and Award	System & Call Center Implementation
Legislation based	12 months	6-12 months	9 months
Waiver based	12 months	6-12 months	9 months
Comments	Finalizing funding plan	Need to identify roles and responsibilities between exchange and state HHS Agency for Waiver-based approach	<ul style="list-style-type: none"> Includes readiness of private carrier sites for Waiver-based approach Includes connectivity readiness with FDSH, Carriers, etc.



Interested in learning more about HealthChoice™? Connect with our ambassadors:

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