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.

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.

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, 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.

<table>
<thead>
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<th>STEP</th>
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<th>STEP 2</th>
<th>STEP 3</th>
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<td>RFP Response Review and Award</td>
<td>System &amp; Call Center implementation</td>
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<tr>
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<td>• Includes readiness of private carrier sites for Waiver-based approach • Includes connectivity readiness with FDSH, Carriers, etc.</td>
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Interested in learning more about HealthChoice™? Connect with our ambassadors:

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The HealthChoice™ platform includes:

- 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

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