

Health Insurance Exchange

Marketplace Outside the Exchange

Priority 1: Choice for North Dakota consumers

- Competition is healthy for all markets, including the exchange
- Outside market necessary to hold the exchange accountable

Priority 2: Exchange should be a market facilitator, not a regulator

- Focus on a competitive market, not a controlled market
- Regulation should stay with existing agencies
- Open to all qualified health plans
- If offerings inside and outside exchange must be the same, the exchange would be a de facto regulator
- Risk adjustment and risk pooling requirements mitigate concern of adverse selection

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Multiple Product Offerings per Metal Level

Priority: Let market demand drive product offerings

- Choice is important for consumers
- Must maintain an incentive for innovation in product design
- Market may demand more product offerings in one metal level than another
- Carriers will be held accountable for confusion in product offerings