

HEALTH CARE REFORM REVIEW COMMITTEE

Thursday, July 7, 2011
 Brynhild Haugland Room, State Capitol
 Bismarck, North Dakota

Health Insurance Exchange - Structure:

- Statewide exchange for individuals and small groups
- Market facilitator
- Include markets outside of exchange; open market, all willing insurance providers
- One stop shopping, i.e. Expedia
- Exchange must interface with state programs, e.g. CHIP and Medicaid
- Explore technology options with other states

Health Insurance Exchange – Governance:

From AHA report presented by Craig Becker: "The governance model that most states, about 30, are considering for the exchange is a quasi-governmental entity".

Proposed Rules from CMS:

- By July, governance structure
- By year end, define elements of the essential benefits package

Option #1:

- Free standing quasi-governmental agency
- Board make-up:
 - Seven to nine members
 - Governor selects - 3 to 5
 - Senate/House Majority leaders – 1
 - Senate/House Minority leaders – 1
 - Department of Human Services – 1
 - Insurance Department – 1

Option #2:

- Non-profit private board:
- Board make-up:
 - Seven to nine members
 - Governor selects – 3
 - Department of Human Services – 1
 - Insurance Department – 1
 - Private Ins. Representation – 2 to 4