

- i. Application Title: Cooperative Agreement to Support Establishment of State-Operated Health Insurance Exchanges, Level 1 Establishment
- ii. Application Organization Name: Commonwealth of Massachusetts Health Insurance Connector Authority (Health Connector)
- iii. Funding Opportunity Number: CFDA: 93.525
- iv. Project Director: Dr. Kaitlyn Kenney, Director of Policy & Research and National Health Reform Coordinator
- v. Address: 100 City Hall Plaza, 6th Floor Boston, MA 02108
- vi. Congressional District Served: MA-008
- vii. Project Director Phone Number: 617-933-3064, Fax: 617-933-3070
- viii. Project Director email: Kaitlyn.Kenney@state.ma.us
- ix. Organization Website: www.mahealthconnector.org
- x. Category of Funding: Level one
- xi. Projected Date for Project Completion: February 2013

History of Organization

The Commonwealth Health Insurance Connector Authority (Health Connector) is an independent state authority created by chapter 58 of the acts of 2006 to implement key elements of Massachusetts' historic health reform law. The Health Connector serves as an Exchange that assists individuals, families, and small employers in acquiring health coverage either through the Commonwealth Care or Commonwealth Choice programs. Commonwealth Care is a subsidized insurance program available to adults in Massachusetts earning up to 300% of the Federal Poverty Level (FPL) who generally do not have access to Employer Sponsored Insurance (ESI) or other subsidized insurance and who meet certain other eligibility guidelines. Commonwealth Choice is a non-subsidized insurance program available to individuals and to small employers with 50 or fewer employees. In addition to administering these programs, the Health Connector is also responsible for policy development associated with the adult health coverage mandate and administration of appeals for those tax filers who have chosen to appeal potential tax liabilities for not having coverage.

Brief Description of Populations Served by Project

The Health Connector will need to consider the impact the Affordable Care Act (ACA) will have on existing populations served by the Exchange as well as populations it is preparing to serve in 2014 and beyond. This analysis will, among other things, consider coverage transitions and the operational interface between the Exchange and the Massachusetts Medicaid Program, which has been a major operational and strategic partner for the Health Connector since its inception. That partnership will be further strengthened under the ACA in light of the Medicaid expansion and other opportunities for promoting seamless coverage transitions and operational efficiencies. As a result, the Health Connector is requesting funding for resources to assist with these Exchange transition efforts. This will include a focus on the products and services that will best meet the needs of the individual and small group populations served in 2014.

Brief Description of Proposed Projects and Deliverables

The projects proposed in this application are intended to enhance the experience, products and services for individuals and small businesses shopping for health insurance through an Exchange; to help develop a plan for robust reinsurance, risk-adjustment and risk corridor programs that will stabilize the market; and augment the current operational model for the re-launch of "Health Connector 2.0" in 2014, while continuing to provide seamless coverage to existing populations. The Health Connector will carry out these projects with continued engagement from key stakeholders.

Brief Description of Other Relevant Information Including Proposed Impact of Funding

Massachusetts remains committed to providing its residents access to affordable health insurance coverage, and the Health Connector has an important role in that initiative. Funding from a level one Establishment grant will allow the Health Connector to invest in efforts to achieve timely ACA compliance and build on the success of the state's initial health reform gains.