



# Optum State Insurance Exchanges

The Affordable Care Act requires states to offer health insurance and related subsidies to their residents through individual marketplaces, and small business owners through the Small Business Health Options Program (SHOP).<sup>1</sup> For a fee, states can use the federally facilitated marketplace (FFM) at healthcare.gov. Or they can stand up their own state-based exchange (SBE).

With adjustments to the fees charged by the Centers for Medicare & Medicaid (CMS), it may make sense for states to build their own SBE, which could save millions each year.

## **Simplify access to care with our user-friendly marketplaces**

Optum® State Insurance Exchanges uses a proven software as a solution (SaaS) approach. Individuals and businesses can shop and compare health insurance policies and apply for subsidies for qualified health insurance plans (QHP).

Optum brings extensive market knowledge and resources in information technology, business operations, program management and consulting. We've helped 38 states meet their individual and/or SHOP marketplace needs. We can help you successfully execute your state-based exchange.

Optum® State Insurance Exchanges uses a proven SaaS approach. We've helped 38 states meet their individual and/or SHOP marketplace needs, including through the federally facilitated marketplace.

1. Under CMS Final Rule CMS-9933-IFC, individual-market insurers that offer coverage through the federally facilitated exchange, healthcare.gov, are no longer required to offer SHOP coverage.

Our user-friendly marketplaces fulfill all needs of SBEs, including eligibility determination and plan shopping. Our platform provides 100% real-time eligibility determination for QHPs, with consumer portals for individual and families, brokers and agents, navigators, issuers, employers and employees. Administrative portals are included as well, for exchange administrators and customer service representatives with enhanced reporting capabilities.

We support both “no wrong door” and “single door” marketplaces with the ability to do Medicaid assessments as well as determinations, including case maintenance of your Medicaid population. Medicaid determinations (along with the associated case maintenance) will be powered by our additional WebInsure™ product modules. WebInsure™ modules have been used in state governments since 2014 where they perform the real time eligibility determinations for Medicaid/CHIP eligible populations, along with the real time eligibility determinations for QHPs and related subsidies. These WebInsure™ modules help state agencies offer a single integrated system to perform the eligibility determinations for all Insurance Affordability Programs (IAPs), helping to reduce consumer burden.

## Small Business Health Options Program (SHOP) module

In addition to a seamless individual marketplace experience, Optum State Insurance Exchanges provides a comprehensive marketplace option for small businesses. With built-in financial functionality and carrier, broker and consumer support, our pre-integrated platform serves as your one stop shop for a complete SHOP marketplace.

### Other features include:

- Allowing for the exchange of ACA, HIPAA-compliant EDI transactions with carriers
- Integrating with carrier systems, state and federal systems, and other stakeholders
- Add-on capabilities to support data exchange, premium billing, invoicing and payment processing and more
- Full mobile responsiveness for end-user portals including desktop, tablet and mobile
- Accessibility compliance for all supported screens sizes (desktop, mobile, tablet)
- Internationalization support framework:
  - Comes out of the box with English and Spanish translations
  - Capability to support clients requiring different text/dialect to override product text
  - Extendable to other languages without product code change, unless UI presentation issues demand code updates



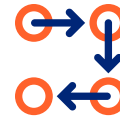
## A proven track record from an experienced and trusted partner

We bring a proven track record in delivering success to state and federal health insurance marketplaces. Our experience includes establishing and operating contact centers and assessing and improving marketplace functionality, operations, enrollment and IT.

We've successfully helped address challenges with exchanges in many states including New York, Colorado, Kentucky, Arkansas, Hawaii, Maryland, Massachusetts, Minnesota and D.C. We currently operate and maintain individual state exchanges in Massachusetts, Vermont and New Mexico.

## Our commitment

Optum is proud of our legacy serving state governments successfully for more than 20 years. Our commitment to you as our client is as strong as your commitment to your constituency. We bring the full weight of the Optum enterprise to your project, working collaboratively with your team to solve problems, contain costs and improve outcomes for your constituents.



## Driving operational efficiency

We bring exceptional operationalization capabilities to drive efficiencies and/or reduce operational costs for states. These include:

- Data monitoring
- Trend analysis
- Enhanced audit trail
- Case management



## Accessibility

With complete end-user outreach, our solution ensures full accessibility compliance, including 508 compliance for end-user portal, WCAG 2.0, and Tier AA.

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**Learn more about Optum State Insurance Exchanges and how we can partner with your state. Contact us at [optum.com/stategovcontact](https://optum.com/stategovcontact).**



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