



# EXPERT UPDATE



## Compliance Headlines from Henderson Brothers:

- Health Exchange Update – Pennsylvania’s Progress



### Health Exchange Update – Pennsylvania’s Progress

In August of this year, HHS finalized an Exchange “blueprint” that states can follow as they prepare their Exchange applications. States have the choice of multiple Exchange models that include state-based Exchanges, state partnership Exchanges or federally facilitated Exchanges. The states that intend to operate a state-based program must submit their Exchange “blueprint” no later than November 16, 2012. This date seems way too soon for many states, including Pennsylvania.

While it is difficult for us to know exactly what has been done so far for Pennsylvania, we do know Pennsylvania is working hard to understand the fiscal and policy implications a state-based Exchange would have on Pennsylvania’s marketplace. In a letter sent this past August from the Pennsylvania Insurance Commissioner, Michael F. Consedine, to HHS Secretary, Kathleen Sebelius, 26 separate questions were raised regarding the Exchange requirements. This particular request for information follows a letter that was sent back in July by several Governors to President Obama requesting similar details and clarification. It would appear Pennsylvania’s progress towards developing a state-based Exchange has been slowed, pending receipt of the information and clarification requested by Pennsylvania’s Insurance Commissioner.

A federally facilitated Exchange will be established by HHS for states that do not meet the state-based Exchange deadlines or choose not to establish a state-based exchange at all; Pennsylvania may need to be added to this HHS list, at least for now.

Click on this link to read the Insurance Commissioner's letter to HHS Secretary Kathleen Sebelius:

[http://www.portal.state.pa.us/portal/server.pt/community/health\\_insurance/9189/health\\_insurance\\_exchange/1064758](http://www.portal.state.pa.us/portal/server.pt/community/health_insurance/9189/health_insurance_exchange/1064758)

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