



2012 FLORIDA HEALTH CHOICES Annual Report

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Florida Health Choices Partners with Xerox and CHOICE Administrators to Build Marketplace

Florida Health Choices, Inc. selected Xerox, the nation’s leading enterprise for business process and document management, partnered with CHOICE Administrators, the nation’s leader in health insurance exchanges, as the third party administrator for the Health Insurance Marketplace of Florida. Together, they represent 40 years of experience providing services to governments across the country and helping states manage healthcare programs.

“Xerox and CHOICE had the right combination of experience, modernized technology, and flexibility, so we can build an innovative product specifically for Florida that will meet the unique needs of our state,” said Florida Health Choices CEO Rose Naff.

Xerox will provide Florida Health Choices with a web portal and online plan selection tools to give consumers and employers more information when making health insurance selections. Other services by Xerox and CHOICE Administrators include operating a statewide customer contact center and providing eligibility determination, enrollment management and financial services to support insurance vendors within the Florida Health Choices Marketplace.

With a goal of increasing access to affordable, quality health care, Florida Health Choices is working to create a competitive market for purchasing health insurance and health services.

We will provide employers and consumers with a single point of access to compare multiple insurance products, and enable them to enroll in the product that best meets their needs.



Our Mission Statement

Florida Health Choices: Removing barriers between employees who deserve quality health care, and the providers who want to make sure they get it. Easily and accurately.

FACTS ABOUT XEROX	FACTS ABOUT CHOICE ADMINISTRATORS
<ul style="list-style-type: none"> • 150 Customer Call Centers globally • 18 Major Customer Care Centers • 16 Data Centers • 14 Major Finance and Accounting Centers • 22 Major Human Resource Centers • 18,000 customer care agents for the communications industry • 3,500 technical customer support agents • Provides services to over 500 colleges and universities • Services over \$270 billion in federal and private loans 	<ul style="list-style-type: none"> • 15 years’ experience operating exchanges in both commercial and state government environments • Administer healthcare programs for more than 10,000 employers, covering as many as 180,000 members since 1996 • One of their most successful programs, CaliforniaChoice, is the largest health insurance exchange in America

Florida Health Choices, Inc. was created by the Florida Legislature in 2008 as a not-for-profit corporation. The Corporation was established with the goal of increasing access to quality health care by creating a competitive marketplace for purchasing health insurance and health services. Preview the Health Insurance Marketplace at: <http://floridahealthchoices.com>.

Pathfinders: Insurance Agents and the Marketplace



In developing the Health Insurance Marketplace, Florida Health Choices sought to engage with the insurance agents of Florida in the interest of identifying ways to enhance the Marketplace, and in so doing, better serve Floridians who rely on agents.

“We know the FHC Marketplace is more likely to succeed when agents are involved. Agents boost employer and employee involvement and provide vital support, such as helping employees with plan selection,” said Aaron Bean, former Chair of the Florida Health Choices Board. “Their insights into the Marketplace can help guide us toward a better product and we are committed to incorporating their recommendations.”

Two major collaborative efforts in 2012 were the agent focus groups and agent testing of the Marketplace web portal.

The agent focus groups were conducted on August 14, 2012, by trained researchers from the Institute for Child Health Policy (IHP) at the University of Florida in conjunction with the Florida Association of Health Underwriters (FAHU) Educational Symposium in Kissimmee, Florida. The focus groups clarified top issues for agents and assisted FHC in both devising ways to keep agents engaged in the development process and mapping out future efforts to keep agents properly informed about the Marketplace.

Agent testing of the web portal was two-fold; first, agents were invited to join the Corporation’s internal testing team to preview functionality. For three days on August 28 – 30, 2012, ten volunteer agent testers explored the beta site and provide in depth comments and suggestions based on their experience. Second, an Agent Open House event was conducted for agents throughout the state. For two weeks during September 2012, agents could attend one of four webinars, log on to the beta site, register free of charge, browse sample health insurance plans, and create quotes for client groups using mock data.

Significant improvements were achieved to the Marketplace as a result of agents’ feedback. For example, the Frequently Asked Questions section was revised and expanded based on the questions agents submitted, such as payment of commission. Following the Agent Open House event, many agents throughout the state registered to participate in the Marketplace as Pathfinders.

For more information on FHC’s stakeholder engagement with agents, please see the 48-page Agent Consultation Report released in November 2012. Agents in particular are invited to review the report, as it contains the Corporation’s preliminary responses to concerns raised during the focus groups as well as answers to all of the questions submitted during agent testing. Florida Health Choices will continue to solicit and support agent involvement as the Marketplace evolves.

Retrieve the Agent Consultation Report 2012 at: <http://myfloridachoice.org/resources>.

Communication Plan / Branding

Florida Health Choices, Inc. has released a Communication Management Plan to formally recognize the Corporation’s communication efforts. The Communication Plan sets out marketing and outreach efforts for communications across all FHC implementation activities. These efforts include updates to the Corporation’s Facebook page, email notifications, and other social media. Communications are the primary tool for promoting cooperation, participation, and understanding between project stakeholders. The Communication Plan will ensure continual and effective communication with all program stakeholders.

To minimize any confusion between Florida Health Choices and an ACA-defined Exchange, the Corporation tested potential brands and tags lines for use in describing the future program in Florida. The Corporation settled on the term “Marketplace” because consumer testing proved it to be what consumers most closely identified with, and it reflects the true voluntary nature of Florida Health Choices. In traditional terms, a Marketplace is where consumers are free to browse and buy or not buy without fear of punishment and penalty – it is completely voluntary.

Florida Health Choices, Inc. d/b/a Health Insurance Marketplace and its tagline “The Health Insurance Marketplace” are registered with the Florida Secretary of State, Division of Corporations and reserved for the exclusive use of Florida Health Choices.

How Does the Marketplace Work?

FREQUENTLY ASKED QUESTIONS ABOUT THE MARKETPLACE PROGRAM

Q: Is this the same as the “health exchanges” being mandated by the federal government?

A: The Marketplace is not the same as a “health exchange.” Exchanges will launch in 2014 as a result of the Affordable Care Act (ACA). States are expected to establish Exchanges, which can be accomplished through a government agency or a non-profit organization. The federal government will step in if a state does not set them up. Florida’s Health Insurance Marketplace predates the ACA and has not been designated by state leadership as an Exchange, though it shares many of the characteristics and capabilities.

Q: Does the Health Insurance Marketplace have an essential set of benefits?

A: There are no mandates as to the products and plans that an insurer is allowed or required to offer in the Marketplace, such as an essential set of benefits. There are no requirements for a small business to participate. This Marketplace is completely voluntary.

Q: When will the Marketplace be available to businesses?

A: Florida Health Choices will open the Marketplace with a Small Group Pilot Program in 2013. This pilot will last at least six months at which time the corporation will evaluate adding additional services.

Vendors Join the Health Insurance Marketplace

Health and dental care vendors are currently loading their products in the Marketplace for sale to the small business pilot groups. Once vendors are fully satisfied with the presentation of their products, those products will be available in the Marketplace. To assist vendors with the process of joining the Marketplace, a vendor mini-conference was held on June 27, 2012. Insurance providers along with key leaders from Xerox and CHOICE Administrators gathered in Tampa to get a first look at the Marketplace and decide whether to make their services and plans available to Florida small businesses with two to 50 employees.

Florida Health Choices developed and issued a Solicitation of Interest (SOI) inviting interested Vendors to join the Marketplace. The SOI provides a roadmap detailing how the program is expected to evolve along each phase as additional products and types of vendors are expanded. Interested vendors are provided with an opportunity to perform due diligence and fully understand Marketplace processes and policies before formally joining. The submission of Vendor plan detail is highly technical as the Xerox and CHOICE team lead Vendors through a six-week process of on-boarding. Significant testing and quality assurance reviews are conducted to ensure the presentation of benefits and plan rates are functioning properly. A Vendor on-boarding guide helps new Vendors prepare for this engagement.

Finally, Vendors enter into a formal agreement with the Corporation and perform end-to-end testing of all Vendor interfaces before their offerings are made available for public viewing and the shop-and-compare user experience. A formal Vendor Management Plan ensures all aspects of Vendor certification and vendor conduct are well understood by all.

Supporting Vendors throughout their engagement with the Marketplace is a key to Marketplace success.

2013 Board of Directors

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Health Choices Florida: The Health Insurance Marketplace

The Marketplace is a web-based portal that allows easy access to and side-by-side comparison of health care options for small businesses. Consumers can browse or create a profile to compare and request quotes on-line in a streamlined, transparent process. Initially, eligible employers include Florida's small businesses with two to 50 employees at the time of enrollment. Other populations can be served in later phases, such as individuals, fiscally constrained counties and school districts, small municipalities, rural hospitals, and the State of Florida.

The Marketplace has several special features that make the process of shopping for health care plans simple and easy.

FEATURES

Standardized Information/One Application. Shoppers can compare plan information from multiple health care vendors in a side-by-side standardized format. Once the desired plans have been selected, consumers can request quotes from multiple vendors using a single application.

Out-of-Pocket Calculator. Health insurance seldom covers 100% of healthcare costs. The costs that are not covered are called out-of-pocket expenses. These are expenses the insured may have to pay before benefits are paid, such as a deductible, a copayment, or coinsurance. The Marketplace's Out-of-Pocket Calculator will help estimate these future health care expenses. For example, if a health insurance policy has a \$15 co-pay for doctor's office visits, the prospective insured can estimate the number of office visits he or she expects to make in a year to get a general idea of how much they will spend "out-of-pocket" for that benefit.

Physician Search. Looking for a specialist? Want to know if your doctor is within a certain network? The physician search feature will allow consumers to identify and locate providers.

Agent Search. Don't have an agent? The Marketplace maintains a pool of trained agents known as Pathfinders ready to assist consumers as needed. There is no charge to utilize a Pathfinder for help.

Drug Search. Need to know if your prescription medication is covered under a plan? This feature will enable consumers to find the plan that best meets their needs by allowing them to search prescription drugs and see which are covered.

Paperless on Demand. Save time and paperwork by creating a Marketplace profile and handling all steps of the health care shopping process on-line. However, for those who prefer paper in hand, application forms can also be printed.

Customer Contact Center. For questions about navigating your on-line account or the processes of the Marketplace such as making payments, multi-lingual call center staff will be available to assist consumers via telephone or email. Representatives can also assist agents/pathfinders with managing client groups and other questions.

Florida Health Choices is committed to informing and serving Floridians through the Marketplace. These features and more will be added to the Marketplace in future production phases.



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