

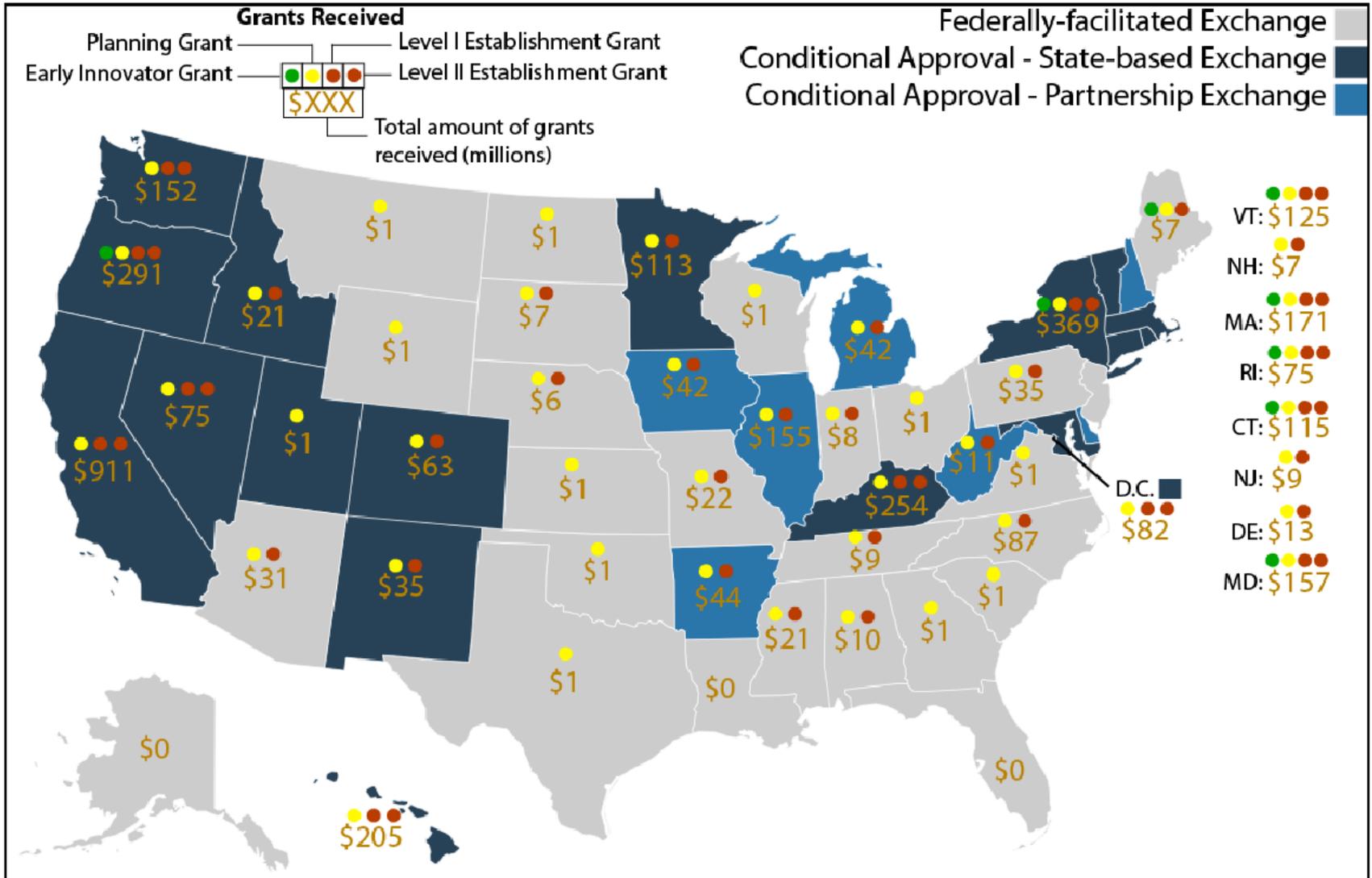
Status of Exchange Development

20th Princeton Health Policy Conference

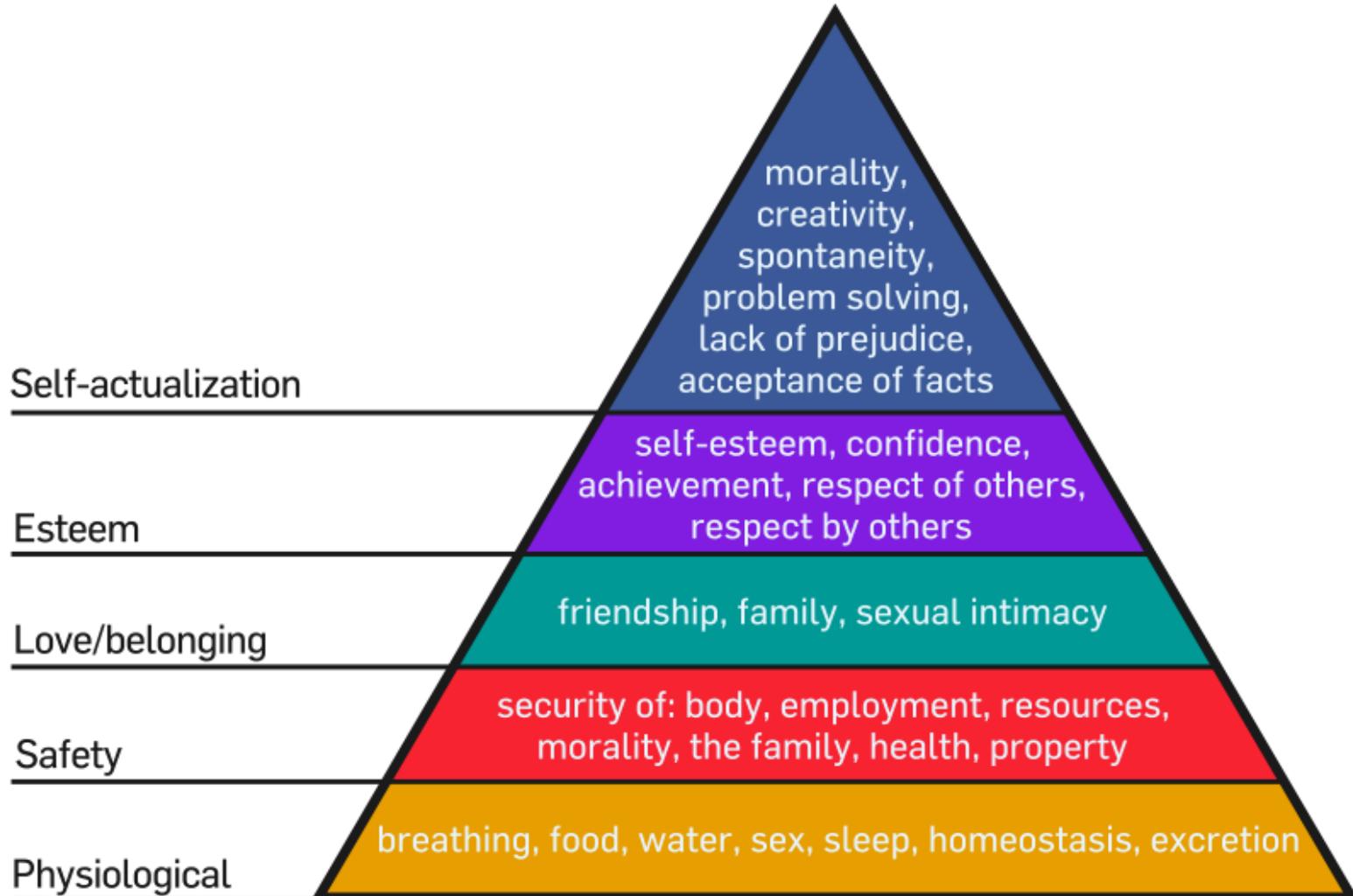
Jon Kingsdale, Ph.D.

May 23, 2013

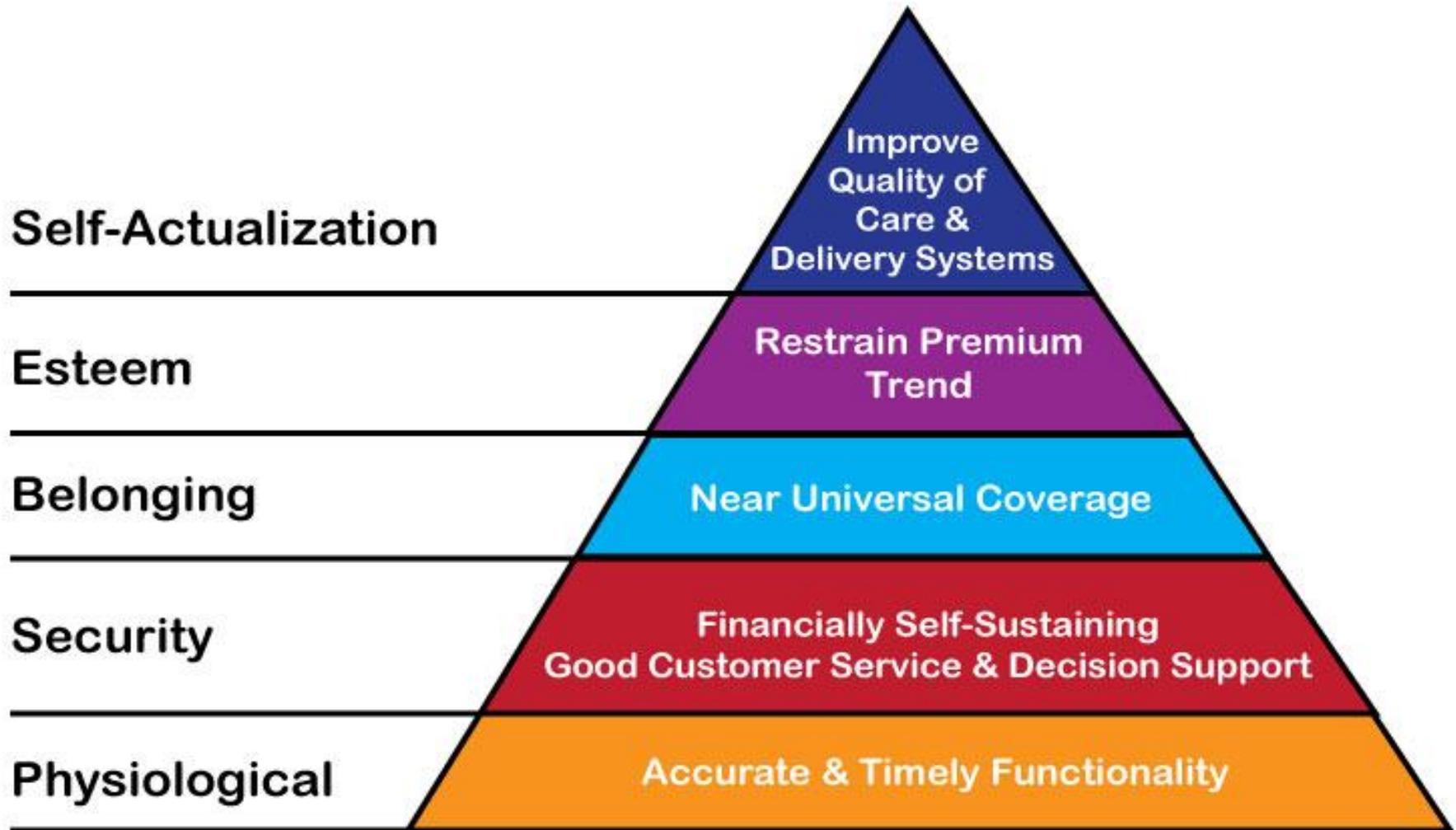
ACA Exchange Funding to States (As of April 8, 2013)



Maslow's Hierarchy of Needs



Range of Goals



Changes in small-group rating will play havoc with employers' rates

- Rating factors unchanged in MA: location
- Rating factors changed in MA: age rating
- Rating factors eliminated in MA:
 - Industry
 - Group size
 - Minimum participation
 - Minimum contribution
 - Wellness credit for group purchasing coops

Impact of industry & age rating

Blue Hair Salon

- Gold Benefits
- 3 `ees, aged 40
- 3 spouses, aged 35
- 1 child each under 21
- SIC = 1.1

- 2013 rate = **\$1,100**
- 2014 rate = **\$868**

Red PR Firm

- Gold Benefits
- 3 `ees, aged 40
- 3 spouses, aged 45
- 3 children each
- SIC = .9

- 2013 rate = **\$900**
- 2014 rate = **\$1,280**