



# Please Support a Health Insurance Exchange That Works For All Ohioans

## What is multiple sclerosis (MS)?

- MS is an unpredictable, often disabling disease of the central nervous system.
- MS interrupts the flow of information within the brain, and between the brain and body.
- Symptoms range from numbness and tingling to blindness and paralysis.
- The progress, severity and specific symptoms of MS in any one person cannot yet be predicted.
- Approximately 20,000 Ohioans are living with MS.

## What would an exchange that's good for Ohioans with MS look like?

- It would have a focus on *transparency and accountability*. Exchange procedures, including the process for choosing the benchmark plan for Essential Health benefits and insurance plan certification and decertification, should be clear, straightforward and open to the public.
- Exchange outreach, services and products should be *responsive to consumers' needs and user-friendly*.
  - Outreach should be targeted to those eligible for tax credits and cost-sharing reductions.
  - The exchange should be designed to meet the particular needs of individuals who, due to fluctuations in income, "transition" between public coverage programs like Medicaid and private coverage through the exchange.
  - Exchanges must assure consumers the ability to use one website and a single application form to determine whether they and their family members are eligible for premium credits, Medicaid, and the Children's Health Insurance Program (CHIP), and then to enroll them in coverage.
- The state should take an *active role* in making sure that only health plans that provide good value and high quality to consumers are permitted to sell coverage through the exchange.
- All services of the exchange should be *available to all persons eligible for its products, regardless of any disabling condition or limited English proficiency*.
- Exchanges should *promote value* in coverage and *stability* in the insurance marketplace.
- The state should *ensure that coverage for needed services currently required under state benefit mandates* is provided in exchange plans.

## Request

Ohio policy makers must ensure that the exchange Ohioans will use works for all Ohioans. Ohioans should decide on many of the core functions, whether through an Ohio Exchange or a Partnership Exchange.

As decisions are made, please remember the needs of people with multiple sclerosis (MS) and other disabilities.

## Background on the Health Insurance Exchange

- The Affordable Care Act provides valuable coverage to consumers through the establishment of health insurance marketplaces, or "exchanges".
- Exchanges are designed to bring high-quality, easy-to-understand health coverage options to consumers, especially the individuals and small businesses that will turn to them for help choosing, and in many instances paying for, health coverage starting in 2014.
- Every exchange must have five core functions that the state and federal government will have make decisions regarding.
  - Eligibility determinations
  - Enrollment
  - Plan Management
  - Consumer Assistance
  - Financial Management
- Ohio can still maintain decision making of these five core functions in a partnership exchange to insure that the exchange can work for all Ohioans.