


Market Research: Critical Input to Exchange Success



DEPARTMENT OF HEALTH AND HUMAN SERVICES
CENTERS for MEDICARE & MEDICAID SERVICES
Center for Consumer Information and Insurance Oversight



State Exchange Grantee Meeting
September 19-20, 2011



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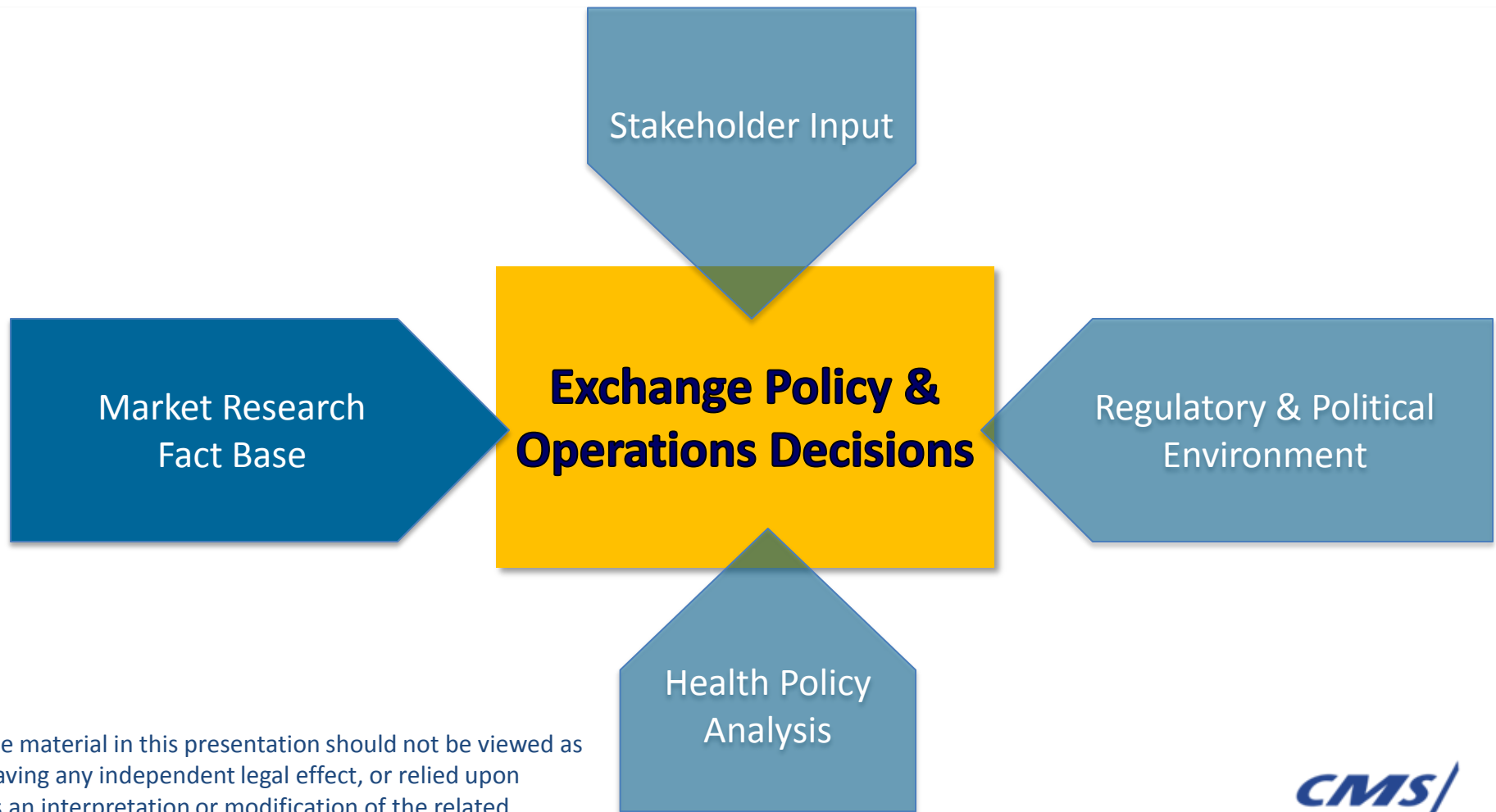
Objectives

- Discuss importance of market research as critical input to Exchange establishment
 - Discuss current States research areas and gaps in analyses
 - Highlight questions every State should be able to answer
- Discuss next steps for future State discussions and information sharing

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Market Research: Essential Input to Exchange Implementation



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State Market Research Areas

Coverage

- Profile of current sources of coverage
- Segmentation of current uninsured and underinsured
- Projected Exchange market size
- Analysis of potential churn issues

Cost

- Assessment of premiums by market

Competition

- Issuer market share by market
- Analysis of health insurance plan designs

Provider Access

- Projected health care utilization
- Review of previous population surveys

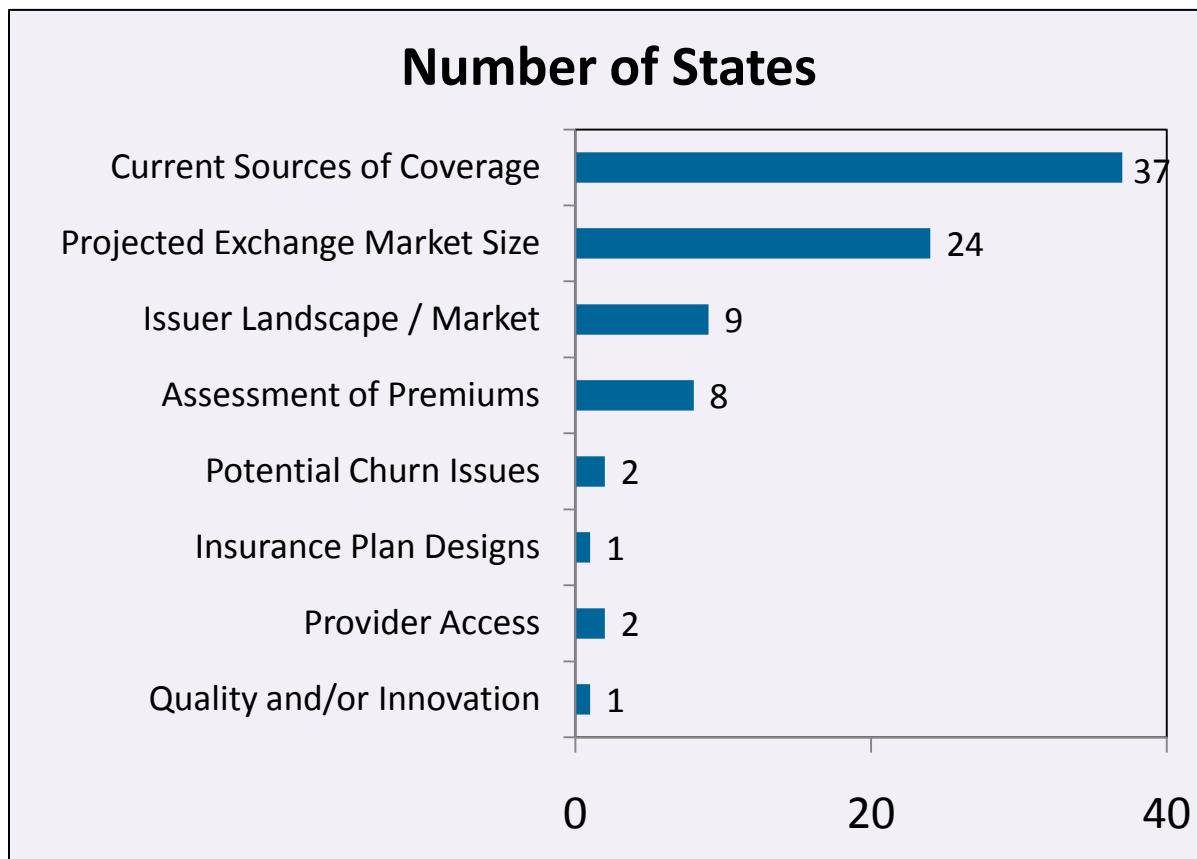
Quality & Innovation

- Health plan quality assessment

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State Research Gaps



Source: State reporting to CCIIO Project Officers.

- 41 States and DC are doing market research
- Majority of research on sources of coverage
- Few States have done research on competition and cost
- Little research on provider access, quality or market innovation

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Competition: Questions Every State Should Be Able To Answer

- Which issuers are in the individual and small group markets? What are their service areas?
- What individual and small group issuers will likely participate in the Exchange?
- Who else might enter local markets (e.g., national issuers, Medicaid MCOs, integrated provider networks, CO-OPs)?
- What are the barriers to entry for the individual and small group markets?

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Market Research Handout

- Questions every State should be able to answer on:
 - Competition
 - Coverage
 - Cost
 - Provider Access
 - Quality & Innovation
- Handout exercise
 - Check each box for each question your State can already answer
 - Count number of boxes checked

Next Steps

- Upcoming Market Research Webinars
 - CCIIO will facilitate monthly calls organized by market research areas
 - Save the date:
 - **October 24th (Monday):** Issuer Competition
 - **November 14th (Monday):** Coverage
 - **TBD:** Cost, Provider Access, Quality, and Market Innovation
- Other suggestions for information sharing?
- Questions?

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