Web Portal to Compare Health Insurance Options
www.healthcare.gov

Summary: The Patient Protection and Affordable Care Act (PPACA) requires the establishment of an internet website (i.e., web portal) through which individuals and small businesses can obtain information about the insurance coverage options that may be available to them in their State.

Status update:
- On August 31, 2010, the Department of Health and Human Services (HHS) scaled back the data request for HealthCare.gov's October 1 relaunch. The August 31 letter no longer requires insurers to provide pricing information for their small group plans while still requesting individual market costs. In addition, CEO/CFO certification will not be required until September 24.
- On September 27, 2010, HHS announced the launch of healthcare.gov on Facebook.

Next steps:
- July 1, 2010 – Initial release of the web portal
- October 1, 2010 -- Second release of the web portal

Additional information:
- Healthcare.gov live webcast to provide additional information regarding relaunch – http://www.healthcare.gov/live
- New webportal address – www.healthcare.gov
- Additional training information -- http://www.hhs.gov/ociio/gatheringinfo/

Long summary:
Sec. 1103. Immediate information that allows consumers to identify affordable coverage options (as modified by sec. 10102).
Not later than July 1, 2010, the Secretary must establish a mechanism, including a website, through which a resident may identify affordable coverage options. Requires the website, to the extent practicable, provide ways for residents to receive information on at least: (1) health insurance...
coverage offered by issuers; (2) Medicaid; (3) child health insurance program; (4) a state high risk pool, if offered, and coverage under the federal high risk pool; and (5) coverage within the small group market for small businesses and their employees, including reinsurance for early retirees, tax credits available under the Act, and other information specifically for small businesses regarding affordable health care options.

Requires the Secretary, within 60 days after enactment, to develop a standardized format to be used for the presentation of information (including on the website) relating to the above coverage options in a format that, at a minimum, requires the inclusion of information on medical loss ratios, eligibility, availability, premium rates, and cost-sharing and be consistent with the standards adopted for the uniform explanation of coverage. Permits the Secretary to carry out this section through contracts with qualified entities.

Summary of the Interim Final Rule (IFR):
On May 4, 2010, the U.S. Department of Health and Human Services (HHS) released a copy of its interim final rule (IFR) with comment period for the Health Care Reform Insurance Web Portal requirements. The IFR is effective May 10. Per the notice, the web portal will be launched on July 1 and will contain the following information:

- information about health insurance products that are available in the individual and small business markets including issuers of the products, types of products, location, summaries of services offered, links to provider networks, and contact information (including website links and customer service telephone contact) to enable interaction with specific issuers;
- information on eligibility, coverage limitations and premium information for existing high risk pools operating in the States, to the extent that information is available;
- introductory information on eligibility and services for Medicaid and Children’s Health Insurance Program (CHIP), along with contact information and website links for the Medicaid and CHIP programs;
- coverage options for small businesses, including reinsurance for early retirees under section 1102 of the Affordable Care Act and tax credits available under section 45R of the Internal Revenue Code, as added by section 1421 of the Affordable Care Act.

Additional standards will be developed.

Additional information will be added later, such as medical loss ratios, quality and performance information, links to appropriate websites such as the website of the association that represents existing State health benefits high risk pools, and more State specific information on Medicaid and CHIP eligibility and service coverage. Because of the complexity of pricing information and the need to incorporate pricing engines into the website, detailed pricing and benefit information will be provided in the second release of the web portal on October 1, 2010. In 2011, HHS will collect from issuers and report on the web portal in 2011 the following performance ratings: percent of individual market and small group market policies that are rescinded; the percent of individual market policies sold at the manual rate; the percent of claims that are denied under individual market and small group market policies; and the number and disposition of appeals on denials to insure, pay claims and provide required pre-authorizations.
Legislative text:

SEC. 1103. IMMEDIATE INFORMATION THAT ALLOWS CONSUMERS TO IDENTIFY AFFORDABLE COVERAGE OPTIONS.

(a) INTERNET PORTAL TO AFFORDABLE COVERAGE OPTIONS.—

(1) IMMEDIATE ESTABLISHMENT.—Not later than July 1, 2010, the Secretary, in consultation with the States, shall establish a mechanism, including an Internet website, through which a resident of any, or small business in, State may identify affordable health insurance coverage options in that State.

(2) CONNECTING TO AFFORDABLE COVERAGE.—An Internet website established under paragraph (1) shall, to the extent practicable, provide ways for residents of, and small businesses in, any State to receive information on at least the following coverage options:

(A) Health insurance coverage offered by health insurance issuers, other than coverage that provides reimbursement only for the treatment or mitigation of—

(i) a single disease or condition; or

(ii) an unreasonably limited set of diseases or conditions (as determined by the Secretary).

(B) Medicaid coverage under title XIX of the Social Security Act.

(C) Coverage under title XXI of the Social Security Act.

(D) A State health benefits high risk pool, to the extent that such high risk pool is offered in such State; and

(E) Coverage within the small group market for small businesses and their employees, including reinsurance for early retirees under section 1102, tax credits available under section 45R of the Internal Revenue Code of 1986 (as added by section 1421), and other information specifically for small businesses regarding affordable health care options.

(b) ENHANCING COMPARATIVE PURCHASING OPTIONS.—

(1) IN GENERAL.—Not later than 60 days after the date of enactment of this Act, the Secretary shall develop a standardized format to be used for the presentation of information relating to the coverage options described in subsection (a)(2). Such format shall, at a minimum, require the inclusion of information on the percentage of total premium revenue expended on nonclinical costs (as reported under section 2718(a) of the Public Health Service Act), eligibility, availability, premium rates, and cost sharing with respect to such coverage options and be consistent with the standards adopted for the uniform explanation of coverage as provided for in section 2715 of the Public Health Service Act.

(2) USE OF FORMAT.—The Secretary shall utilize the format developed under paragraph (1) in compiling information concerning coverage options on the Internet website established under subsection (a).

(c) AUTHORITY TO CONTRACT.—The Secretary may carry out this section through contracts entered into with qualified entities.