



## Health Insurance Marketplace for Delaware

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# State Partnership Model

## Delaware's Marketplace Model

- In December 2012, Delaware became the **first state** to receive conditional approval for State Partnership Marketplace implementation.

The screenshot shows the HealthCare.gov website interface. At the top, there is a search bar and a navigation menu with tabs: "Find Insurance Options Now", "Prepare for the Health Insurance Marketplace", "Health Insurance Basics", "The Health Care Law & You", and "Prevention, Wellness & Comparing Providers". Below the navigation, there are two main promotional banners. The left banner is titled "Need health insurance? Learn more & get ready." and includes a form for "Email Address" and a "Get Email or Text Updates" button. The right banner is titled "Own a Small Business?" and includes the text "Coming soon: New options for employee health insurance." and a "Learn More" button. The banners feature images of a family and a man in a suit reviewing documents.

- Given Delaware's small population and low expected Exchange enrollment, the State opted to implement a State Partnership Marketplace to serve Delaware's individual and small group markets.
  - This decision resulted from the State's analysis of implementation feasibility and financial risk to the State under each available model.

# Marketplace Technology

Delaware is using multiple-pronged approaches to build its SPE capacity—essentially using a different strategy for each of the three main functional areas: Plan Management, In-Person Consumer Assistance, and Exchange-Related Eligibility Processing.

**Plan Management Systems:** Includes systems for correspondence, consumer complaints, issuer case management, and implementation of technical interfaces with the federal systems for the transfer of HP data to the FFE Portal.

**In-Person Consumer Assistance:** CMS will allow the State's authorized In-Person Consumer Assistance personnel to use its FFE Navigator Portal to capture, track, and monitor its Exchange outreach and consumer support activities.

## **Eligibility Processing and Interface with Federal Data Services Hub:**

- CMS-approved the State's approach and plan to modernize its existing eligibility system in phases.
- New MAGI-Medicaid eligibility rules will leverage the Department's Corticon Rules engine.
- The eligibility determination web service will be for MAGI-Medicaid initially and expanded to other benefit programs over the next several years.

# Lessons Learned

- A critical prerequisite to State Partnership Marketplace operation is the development and maintenance of a balanced and effective partnership between State and Federal entities.
- Given the tight timelines for implementation, the State's guiding principle is to reuse existing assets to the greatest extent possible and limit large-scale development efforts.
- Key focus will be on implementing efficient interfaces with the federal marketplace system to ensure seamless operations.
- The project also focuses on strict adherence to federal and state privacy and security regulations and standards regarding the access, view, transfer, and use of personal information.
- Implementing a successful outreach and education campaign for Delaware's business community is critical for the marketplace.