

# California Health Benefit Exchange Overview

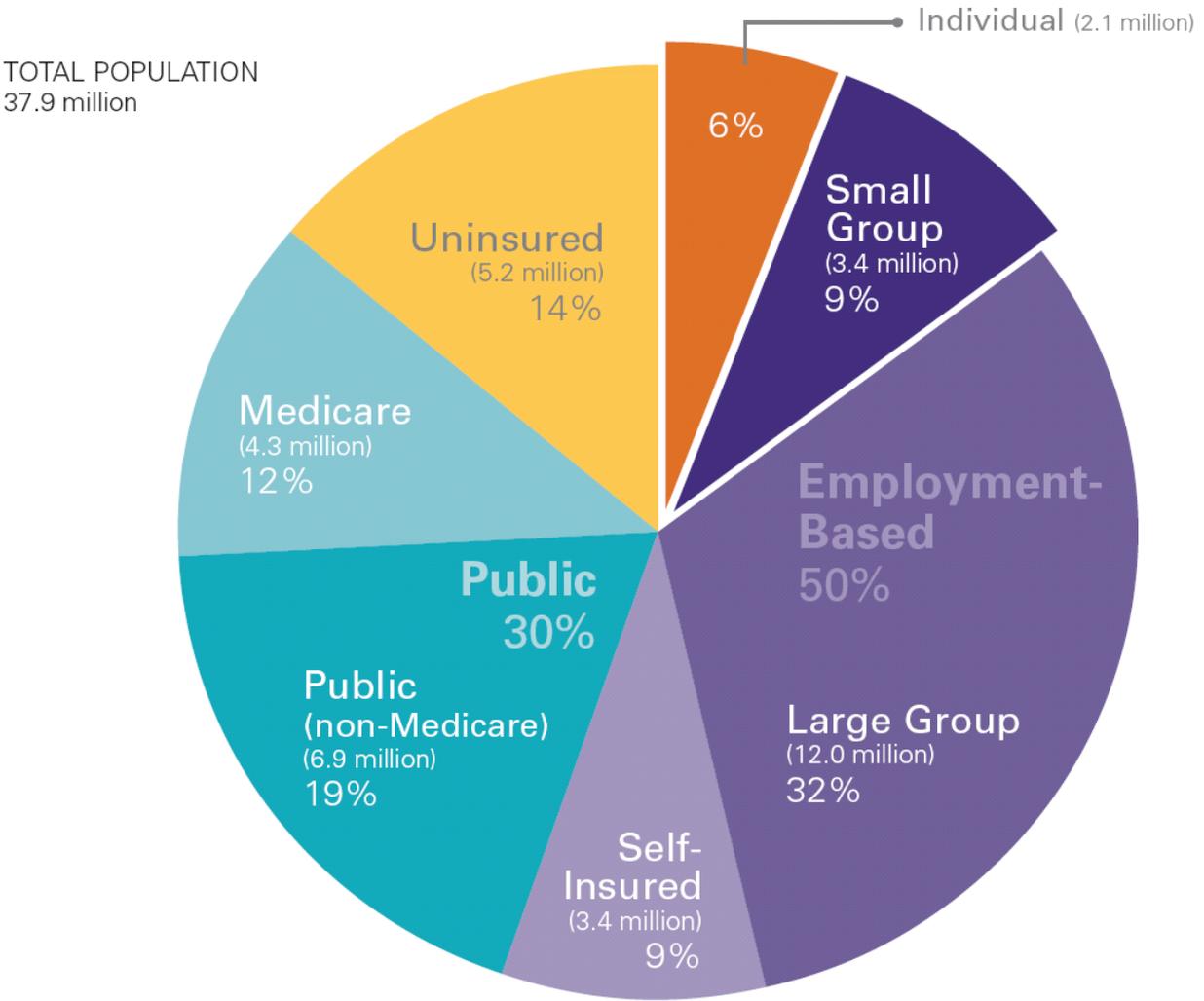
**David Panush**

Director, Government Relations  
California Health Benefit Exchange

February 15, 2012

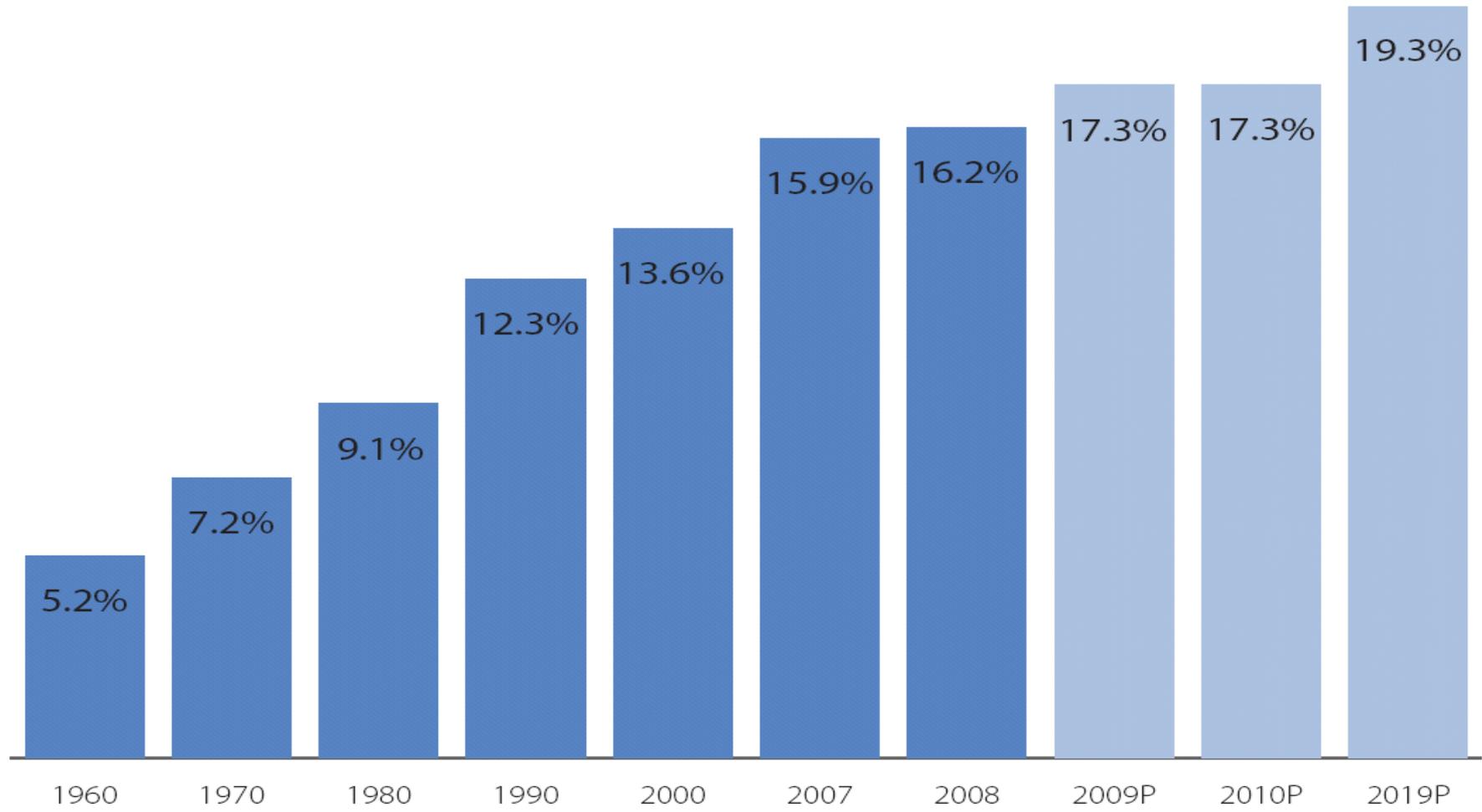
Medi-Cal & Tribal/Indian Health Program Meeting

# Sources of Health Insurance Coverage in California



Source: California HealthCare Foundation. SNAPSHOT California's Individual and Small Group Markets on the Eve of Reform, 2011.

# Rising Spending: National Health Spending as a Share of Gross Domestic Product (GDP)



Source: California HealthCare Foundation. California Health Care Almanac: Health Care Costs 101, April 2010.

# The Patient Protection and Affordable Care Act

## ***President Obama Signed Into Law Landmark Health Care Reform Legislation***

“Today, after almost a century of trying. Today, after over a year of debate. Today, after all the votes have been tallied, health insurance reform becomes law in the United States of America...We are a nation that faces its responsibilities and faces its challenges. Here in this country we shape our own destiny...That's what makes us the United States of America.”

– *President Obama*  
*March 23, 2010*

# California Health Benefit Exchange

## Vision and Mission

The vision of the California Health Benefit Exchange is to improve the health of all Californians by assuring their access to affordable, high quality care.

The mission of the California Health Benefit Exchange is to increase the number of insured Californians, improve health care quality, lower costs, and reduce health disparities through an innovative, competitive marketplace that empowers consumers to choose the health plan and providers that give them the best value.

## Consumer-focused

At the center of the Exchange's efforts are the people it serves, including patients and their families, and small business owners and their employees. The Exchange will offer a consumer-friendly experience that is accessible to all Californians, recognizing the diverse cultural, language, economic, educational and health status needs of those we serve.

## Affordability

The Exchange will provide affordable health insurance while assuring quality and access.

## Catalyst

The Exchange will be a catalyst for change in California's health care system, using its market role to stimulate new strategies for providing high-quality, affordable health care, promoting prevention and wellness, and reducing health disparities.

## Integrity

The Exchange will earn the public's trust through its commitment to accountability, responsiveness, transparency, speed, agility, reliability, and cooperation.

## Partnership

The Exchange welcomes partnerships, and its efforts will be guided by working with consumers, providers, health plans, employers and other purchasers, government partners, and other stakeholders.

## Results

The impact of the Exchange will be measured by its contributions to expanding coverage and access, improving health care quality, promoting better health and health equity, and lowering costs for all Californians.

# Exchange Governance

## Independent Public Entity

### Board Members

**Diana Dooley**, Board Chair and Secretary of the California Health and Human Services Agency, which provides a range of health care services, social services, mental health services, alcohol and drug treatment services, income assistance and public health services to Californians

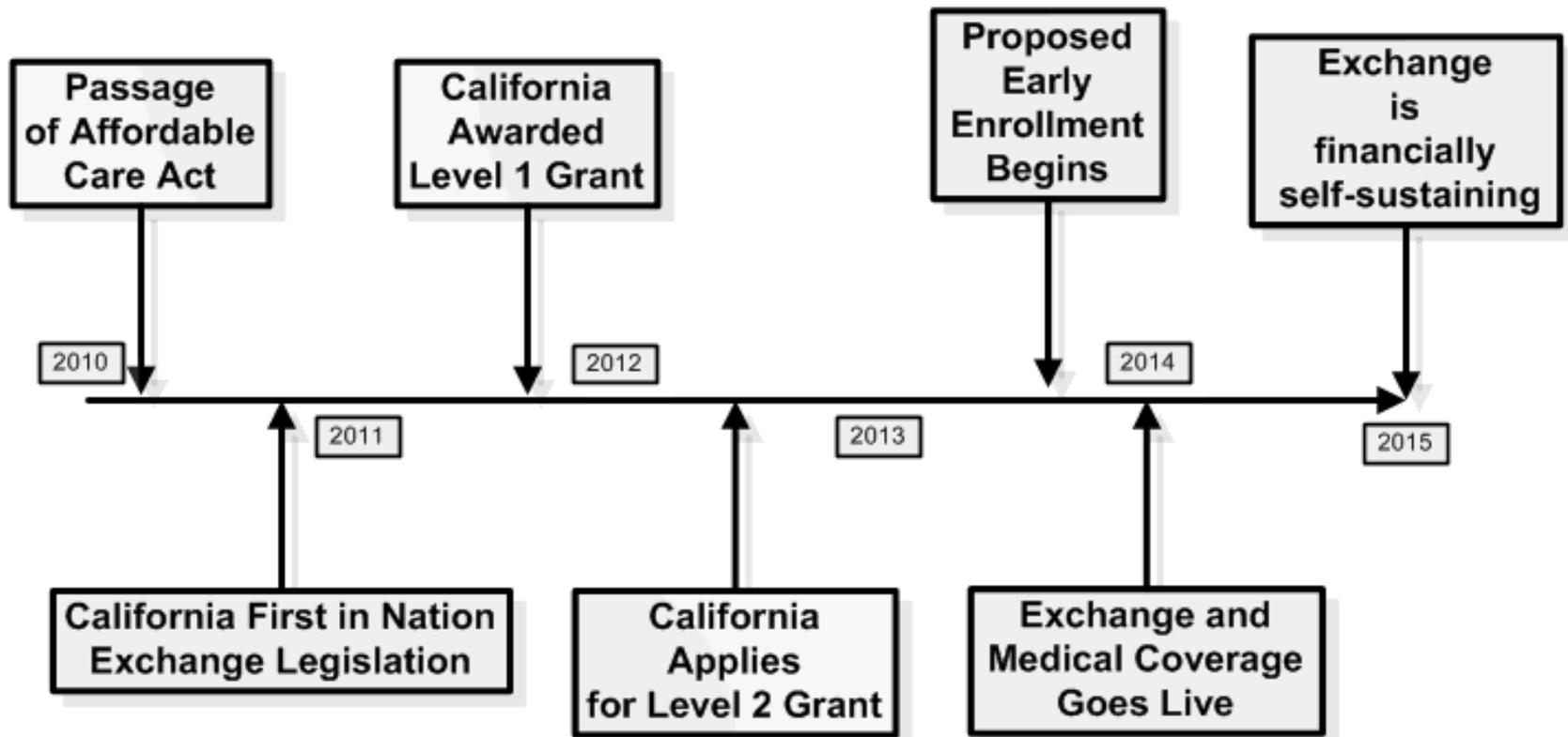
**Kim Belshé**, Senior Policy Advisor of the Public Policy Institute of California, former Secretary of California Health and Human Services Agency, and former Director of the California Department of Health Services

**Paul Fearer**, Senior Executive Vice President and Director of Human Resources of UnionBanCalCorporation and its primary subsidiary, Union Bank N.A., Board Chair of Pacific Business Group on Health, and former board chair of Pacific Health Advantage

**Robert Ross, M.D.**, President and Chief Executive Officer of The California Endowment, previous director of the San Diego County Health and Human Services Agency from 1993 to 2000, and previous Commissioner of Public Health for the City of Philadelphia from 1990 to 1993

**Susan Kennedy**, Nationally-recognized policy consultant, former Deputy Chief of Staff and Cabinet Secretary to Governor Gray Davis, former Chief of Staff to Governor Arnold Schwarzenegger, former Communications Director for U.S. Senator Dianne Feinstein, and former Executive Director of the California Democratic Party

# Timeline for California Health Benefit Exchange



# Major Issues before the California Health Benefit Exchange

- Business, Operations, and Financial Sustainability
- Enrollment & Information Technology
- Stakeholder Consultation
- Research and Analysis
- Communication Support; Research and Marketing, Outreach, and Education
- Assisters Strategy
- Health Plan Management and Delivery Reform
- Small Business Health Options Program (SHOP)
- Essential Benefits
- Basic Health Plan
- ...and many more

# Visions for California's Health Benefit Exchange

## Price Leader

The Exchange drives lower premiums; it is a cost-focused store and offers the most competitively priced health plans.

## Service Center

The Exchange is a consumer destination; it is a consumer-friendly, one-stop shop with broad choices on plan design, accessible information, and strong customer service.

## Change Agent

The Exchange is catalyst of finance and delivery reform; establishing incentives to encourage innovation and improvement in the cost, quality, and efficiency in health care delivery.

## Public Partner

The Exchange is closely aligned with Medi-Cal and Healthy Families partnering to adopt an array of policies that align to improve the health status and health care outcomes of low-income, high-need individuals.

Source: "California's Health Benefit Exchange: The Future Envisioned," California Healthcare Foundation, August 2011.

## For More Information:

Visit our website at  
<http://www.hbex.ca.gov>  
And join our listserv