

## A Pennsylvania Health Insurance Marketplace: Securing Better Health Care Options for Our State

Pennsylvanians deserve a strong health insurance marketplace (an exchange) that will allow individuals and small businesses to purchase high-quality, affordable health coverage. This new marketplace will allow individuals and small businesses to leverage their buying power to drive down costs, and will finally allow all Pennsylvanians to find and secure good coverage, at a good price, that works for them. A competitive, transparent marketplace is good for policyholders, good for businesses and good for Pennsylvania.

**We need a Pennsylvania solution for a Pennsylvania problem.** If Pennsylvania does not implement its own exchange, the federal government will set one up for us. That's why the commonwealth needs to act now to ensure that Pennsylvania families, individuals and small businesses benefit from a strong, competitive health insurance marketplace that meets the specific needs of our state.

Pennsylvania's health insurance marketplace should be established with the following guiding principles in mind to ensure that individuals, families and small businesses have quality, affordable choices and are able to make smart decisions about which plan is right for them:



### Competitive and Purchaser-Driven

**The marketplace needs to serve the people of Pennsylvania, not an insurance company's bottom line.** A competitive Pennsylvania exchange should:

- ✓ Allow insurance **companies of all sizes to compete** for the opportunity to be a part of the marketplace so the exchange includes only those insurers who provide quality plans at an affordable cost.
- ✓ Have the authority to **negotiate with insurance companies** to guarantee that folks purchasing insurance get the best prices and value available, rather than letting insurance companies dictate the costs.
- ✓ **Protect policyholders against insurer abuses** (e.g., denial of care, unjustified rate hikes, rescission).
- ✓ Create a governing board that **includes patient voices, small businesses and insurance experts who don't work for the industry** to ensure we make smart decisions that improve both quality and efficiency.



### State Advocates Supporting PHAN's Priorities:

ACTION United  
Childspace CDI  
Community Legal Services  
Consumer Health Coalition  
Health Federation of Philadelphia  
Keystone Progress  
Maternity Care Coalition  
Mental Health Association of Southeastern Pennsylvania  
Mon Valley Unemployed Committee  
National Alliance on Mental Illness (NAMI) Southwestern PA  
National Physicians Alliance  
New Voices Pittsburgh:  
Women of Color for Reproductive Justice  
Pathways PA  
Pennsylvania Alliance for Retired Americans  
Pennsylvania Budget and Policy Center  
Pennsylvania Council of Churches  
Pennsylvania Health Law Project  
Philadelphia Unemployment Project  
Planned Parenthood  
Pennsylvania Advocates  
SEIU PA State Council  
United Food and Commercial Workers 1776  
Women's Way



## High Quality, Affordable Health Care Options

To offer the highest quality health care for the best value to Pennsylvania families and small businesses, the health insurance marketplace should:

- ✓ Require plans to adhere to **strict quality standards** so folks purchasing insurance can be confident they are getting a good plan.
- ✓ Make sure coverage is affordable by providing **income-based tax credits to working and middle class families** and ensure that all eligible individuals and families are protected financially by limiting co-payments, deductibles and other cost-sharing based on a family's income.
- ✓ **Prevent insurance companies from raising premiums unreasonably** and require public disclosure of proposed rate increases so insurers are held accountable for the premiums they charge.



## Accountable, Transparent and Easy-to-Use

It must be easy for folks purchasing insurance to understand and compare plans so they can choose the one that best meets their needs. A strong marketplace should:

- ✓ **Protect against conflicts of interest** and bias; people who are employed by or affiliated with insurers, agents or brokers should not be allowed to serve on the governing board of the exchange.
- ✓ Provide well-trained, **independent “navigators”** who will help individuals and families decide which coverage option is best for them.
- ✓ Use **clear, jargon-free language** that folks purchasing insurance can understand.
- ✓ Establish consumer assistance programs to provide people with a place to turn if they have grievances about their health plans and to help them navigate the system.
- ✓ **Coordinate** with the state's Medicaid program to make it easy for individuals and families to retain coverage and move seamlessly between public and private plans, as a family's financial situation may change.
- ✓ **Publicize quality and customer satisfaction ratings** for all health plans in the marketplace online so folks purchasing insurance can make an informed decision when choosing a plan.

## Help Us Secure a Strong, People-Friendly Health Insurance Marketplace that Benefits all Pennsylvanians

PHAN is committed to establishing a health insurance marketplace that meets the needs of Pennsylvania families and small business.

Contact us to learn more, and find out how you can get involved!

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