While Minnesota’s Department of Commerce has posted five samples of what the Web portal for a state-run health insurance exchange might look like to solicit citizen input, the samples also provide concrete examples of just what a state health insurance exchange will do and look like.

Each example includes all the basic functions that a health insurance exchange is required to perform: eligibility determination; individual enrollment; small employer eligibility and enrollment; health benefit plan options and costs; navigator/agent/broker listing; health care provider information; premium aggregation and payment; and individual account administration. Scenarios are provided to simulate an individual’s and employer’s experience using the exchange.

Minnesota is further ahead on the development of a state-run health insurance exchange than most states and has received federal innovator funding to develop the technology to operate its exchange. The five samples under consideration have been developed by major health IT companies and may very well be adaptable to other states.

By:
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