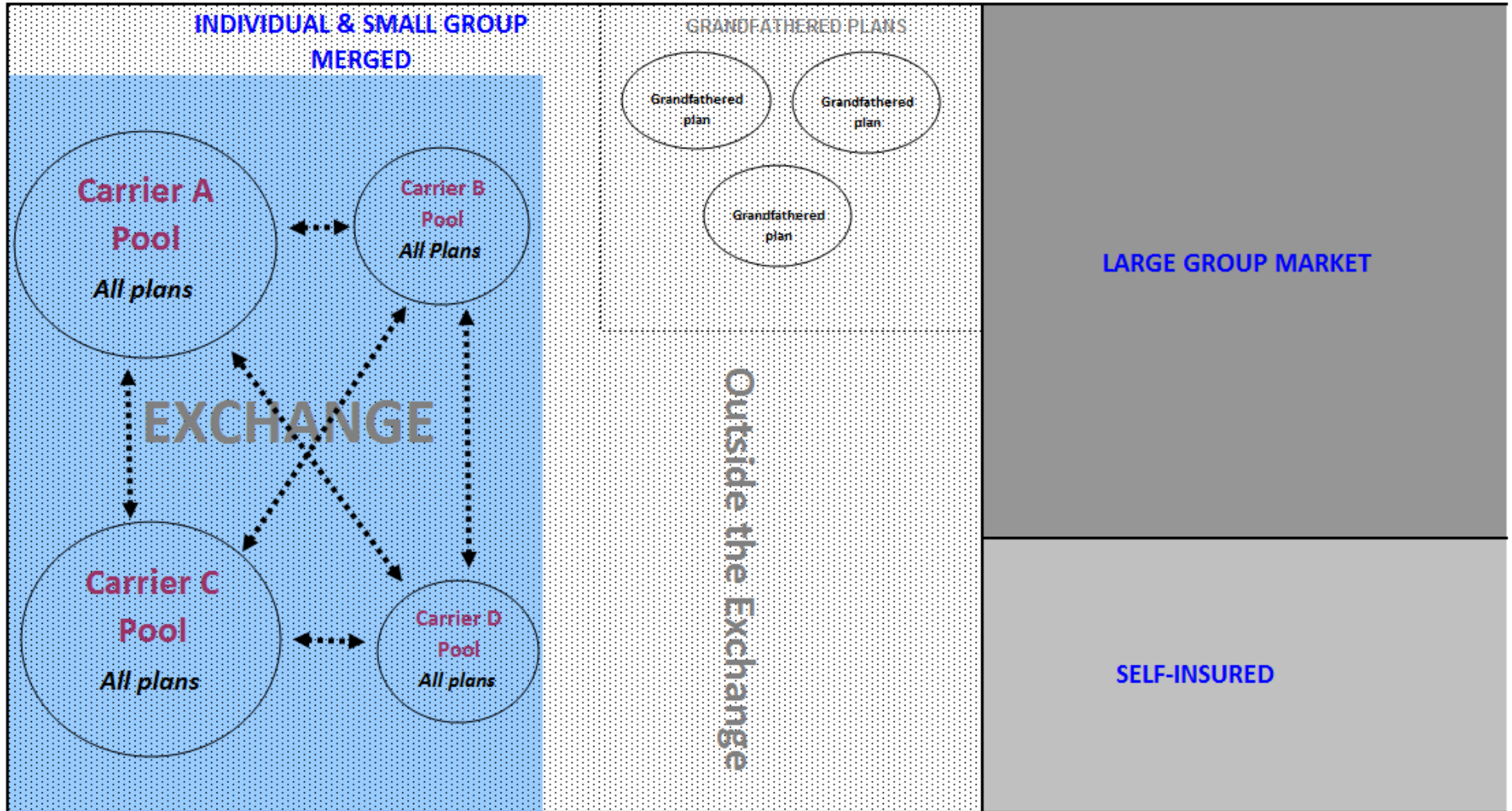

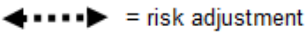
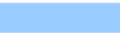


INDIVIDUAL & SMALL GROUP MERGED - Inside the exchange (unless grandfathered)



Notes:

- 1) Diagram meant for illustration purposes and not as estimate of how many carriers or grandfathered plans there may be.
- 2) The size of the circles are not meant to represent the size of the pools.
- 3) Pre-existing condition exclusion are prohibited from all health insurance plans beginning January 1, 2014 (including grandfathered plans).
- 4) All exchange plans and all new plans (including large group), must comply with cost sharing and deductibles limits, with the exception of self-insured and grandfathered plans.
- 5) "All plans" includes all "metal levels" that will be offered such as silver, gold, and platinum.

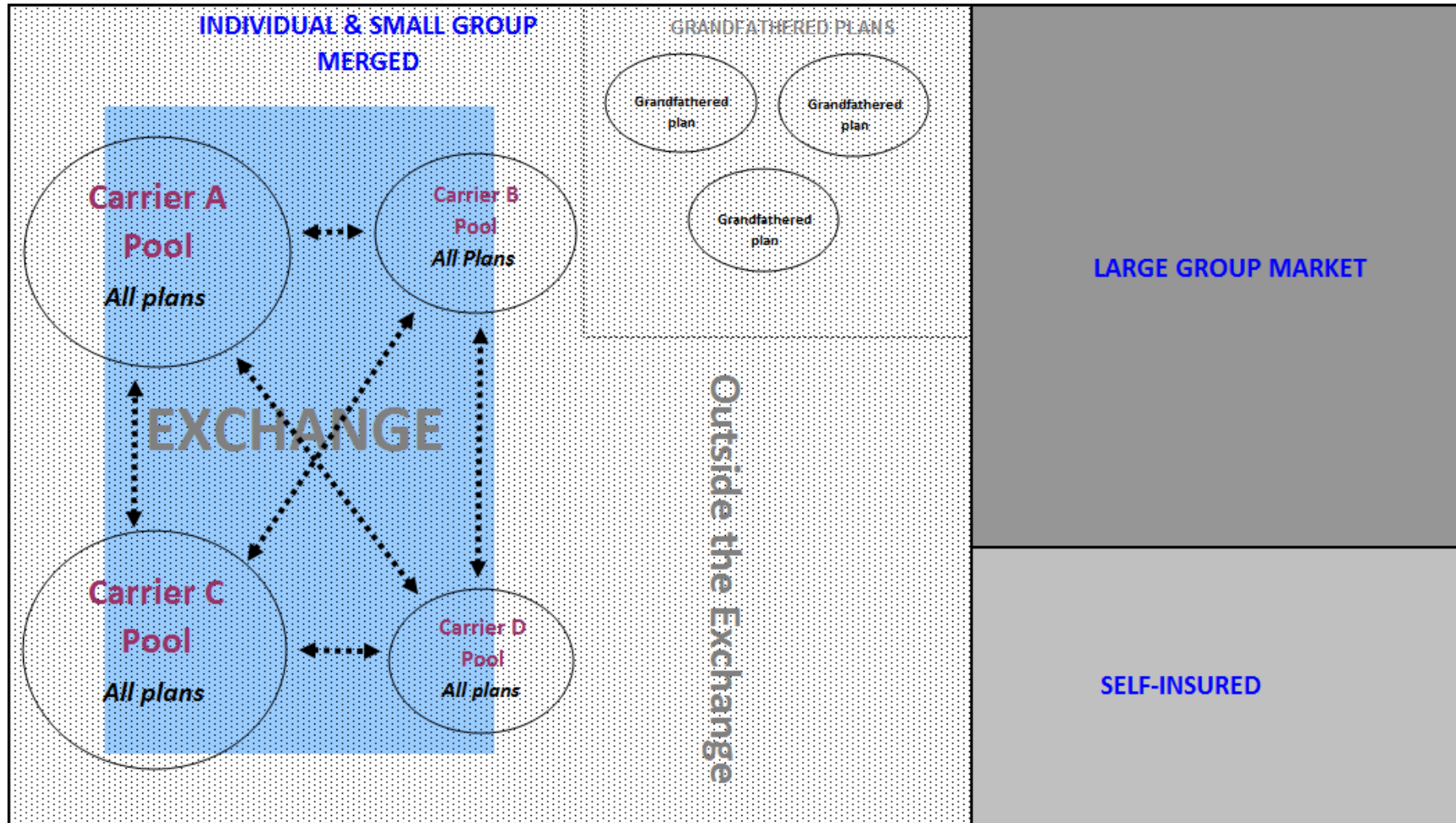
-  = pools
-  = risk adjustment
-  = inside the exchange


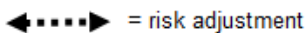

RED FONT = Must be ESSENTIAL HEALTH BENEFIT compliant

INDIVIDUAL & SMALL GROUP MERGED

DRAFT

SCENARIO: PLANS ALLOWED BOTH INSIDE / OUTSIDE THE HEALTH EXCHANGE



-  = pools
-  = risk adjustment
-  = inside the exchange

Notes:

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- 5) "All plans" includes all "metal levels" that will be offered such as silver, gold, and platinum.

RED FONT = Must be ESSENTIAL HEALTH BENEFIT compliant

For Plan Years Beginning January 1, 2014 or Later		Must Provide Essential Health Benefits	Must Limit Cost Sharing and Deductibles	
Exchange Plans	Small Group	Yes	Yes	
	Non-Group	Yes	Yes	
Non-Exchange Plans	New Plans	Self-insured	No	No
		Large Group	No	Yes
		Small Group	Yes	Yes
		Non-Group	Yes	Yes
		Basic Health	Yes	Yes
	Grandfathered Plans	Self-insured	No	No
		Large Group	No	No
		Small Group	No	No
Non-Group		No	No	

Source: American Cancer Society, Cancer Action Network

<http://www.acscan.org/pdf/healthcare/implementation/background/EssentialHealthBenefits.pdf>