

Basic Health Program Option

BHP Structure and Funding

- Alternative to federally-subsidized Exchange coverage for:
 - Adults with income between 133 and 200% of the federal poverty level (FPL)
 - Legally resident immigrants with income below 133% FPL
- Federally funded at 95% of cost for Exchange enrollment

BHP Coverage

- States competitively contract with “standard health plans”
- Standard health plans cover essential health benefit at minimum
- Premiums and cost sharing limited to cost in the Exchange

BHP Eligibility

- Adults between 133 and 200% of FPL or legally resident immigrants below 133% FPL
- Not eligible for Medicaid
- Under age 65
- Employer coverage does not meet benefit/affordability requirements

BHP Options

- Implementation approach
- Benefits
- Premiums and cost sharing
- Standard health plans

Policy Issues

- Exchange enrollment, risk and purchasing
- Affordability, continuity and choice
- State budget considerations