

CALIFORNIA HEALTH BENEFIT EXCHANGE

Vision, Mission and Guiding Principles

OPTION STATEMENTS WORKSHEET/DISCUSSION GUIDE

Vision Statement Options: *vision reflects what the Exchange hopes to accomplish in the long run – a vision statement is a short, inspirational phrase.*

Initial guidance to states on Exchanges. US Department of Health and Human Services. Center for Consumer Information and Insurance Oversight. November 18, 2010.

The California Health Benefit Exchange (California Exchange) Exchange will be “a mechanism for organizing the health insurance marketplace to help consumers and small businesses shop for coverage in a way that permits easy comparison of available plan options based on price, benefits and services, and quality.”

Choose One (1)	Options – Vision
	1. All Californians will be healthier (<i>improve health</i>)
	2. Affordable, quality health care will be accessible for all Californians (<i>provide affordable coverage</i>)
	3. Californians will embrace a culture of coverage that supports responsible health care decision-making (<i>personal responsibility</i>)
	4. California will foster a high-value health-care delivery system (<i>system transformation</i>)
	5. Californians will have access to a first-class consumer-oriented health insurance marketplace (<i>consumer experience</i>)
Other Ideas	

Mission Statement Options: *mission is the purpose of the business*

Legislative Language: *AB 1602, Chapter 661 and SB 900, Chapter 659, Statutes of 2010*

The CA-ACA included legislative intent for the creation of the California Health Benefit Exchange (California Exchange):

- *Reduce the number of uninsured Californians by creating an organized, transparent marketplace for Californians to purchase affordable, quality health care coverage, to claim available federal tax credits and cost-sharing subsidies, and to meet the personal responsibility requirements imposed under the federal act [ACA];*
- *Strengthen the health care delivery system;*
- *Guarantee the availability and renewability of health care coverage through the private health insurance market to qualified individuals and qualified small employers;*
- *Serve as an active purchaser, including creating competitive processes to select participating carriers and other contractors;*
- *Require that health care service plans and health insurers [collectively carriers] issuing coverage in the individual and small employer markets compete on the basis of price, quality, and service, and not on risk selection; and,*

- *Meet the requirements of the federal act and all applicable federal guidance and regulations including implementing a “No Wrong Door” service system, providing culturally and linguistically appropriate oral and written communications, facilitating seamless transition between health programs, reducing the burden of establishing and maintaining eligibility, and protecting consumer privacy.*

Choose One (1)	Options – Mission
	1. Offer affordable health insurance products that provide opportunities for Californians to maintain and improve their health.
	2. Be a price leader in the provision of health insurance to Californians through a competitive marketplace.
	3. Serve as a trusted advisor that provides high-quality information and service, enabling consumers to make good decisions about their health care coverage.
	4. Partner with other purchasers to transform the delivery system to improve quality at a sustainable cost.
	5. Create a trusted marketplace for affordable, high quality health insurance for Californians, offering education, information and service that allows consumers to make good decisions for their own health.
Other Ideas	

Guiding Principles Options: *the values are the philosophy that the Exchange embodies*

The values of the California Health Benefit Exchange will place a high priority on consumer accessibility, reliability and value. We will always strive to:

Choose Up To Six (6)	Options – Guiding Principles
	1. Adhere to federal and state laws, regulations, and timetables.
	2. Provide a first-class consumer friendly experience.
	3. Operate with transparency for consumers and other stakeholders.
	4. Provide appropriate tools and incentives to empower consumers to make health care decisions that are right for them.
	5. Offer products of high quality and affordability.
	6. Strive for consistency in affordability, accessibility and quality across the entire geography of California.
	7. Invoke consumer trust as a reliable source of information about health care.
	8. Provide culturally and linguistically appropriate and accessible services and products to meet the diverse needs of Californians.
	9. Ensure that all eligible Californians are aware of federal subsidies and tax credits for Exchange products.
	10. Serve as an innovative model of how to provide high-value coverage and meet the needs of individuals, families and small businesses.
	11. Continue to solicit input from consumer, health plan, provider and other partners.
	12. Collect timely and accurate health plan and delivery system data to drive decision-making.
	13. Operate efficiently as an Exchange.
Other Ideas	