

WHAT PROVIDERS NEED TO KNOW ABOUT THE HEALTH INSURANCE MARKETPLACE

Starting this fall, there'll be a new way for people to buy health insurance – through a [Health Insurance Marketplace](#) in their state. The Marketplace will help individuals, families, and small businesses find health insurance that fits their budget, with less hassle. Over 23 million people across the nation will get access to health insurance due to expanded coverage options through the Marketplace by 2016. This coverage will reduce the burden of uncompensated care on physicians and hospitals and could bring more patients to your practice. Here are a few things that you can do to get ready!

Census Data to Target the Uninsured

Find out how many [uninsured individuals](#) are in your county who could benefit from expanded insurance coverage.



Your State Marketplace

[Check what your State is doing for the Health Insurance Marketplace](#)

Every state will have a Health Insurance Marketplace, and each state can choose how it will operate. States can create and run their own Marketplace, or have a Marketplace supported by the Department of Health and Human Services (HHS). States may also choose to partner with HHS to run some functions of their Marketplace.

Federally Facilitated & Partnership Marketplace

Contact your [Insurance Commissioner](#)



State Based Marketplace

Contact your [State Marketplace](#)



- Find out from your Insurance Commissioners/Marketplace which [Qualified Health Plans](#) are participating, or planning on participating, in your areas.
- Talk to the Qualified Health Plans to begin negotiating contracts.
 - Inform the Qualified Health Plans of your important role in providing care in your communities.
 - If you serve predominantly low-income, medically underserved individuals, let the Qualified Health Plans know that you qualify as an Essential Community Provider. (ECPs include, but are not limited to, providers that are eligible for the [340B Drug Pricing Program](#) such as Critical Access Hospitals, Ryan White Providers, and Federally Qualified Health Centers.)
- Talk to your patients about their options for getting health insurance that meets their needs and budget.
 - Direct patients to [Healthcare.gov](#) to find the insurance options available to them in just two steps.
 - Refer patients to the Consumer Assistance Program in your state.

More information and sources:

Health Insurance Marketplaces: <http://www.healthcare.gov/marketplace/about/index.html>

Uninsured: <http://www.cms.gov/Outreach-and-Education/Outreach/HIMarketplace/Census-Data-.html>

State Marketplaces: <http://www.healthcare.gov/marketplace/about/state-marketplace/index.html>

List of Insurance Commissioner: http://www.naic.org/state_web_map.htm

Qualified Health Plans: <http://www.healthcare.gov/glossary/g/ghp.html>

Non-Exhaustive database of Essential Community Providers: <http://cciio.cms.gov/programs/exchanges/ghp.html>

340B Drug Pricing: <http://www.hrsa.gov/opa/eligibilityandregistration/index.html>

Background for Providers: <http://www.healthcare.gov/news/factsheets/2010/07/health-care-providers.html>,

<http://www.hhs.gov/iea/acaresources/providers.pdf> & <http://www.healthcare.gov/law/information-for-you/index.html>