

State Planning Activities for Health Benefit Exchanges: Checklist for Consumer Engagement

The inclusion of the consumer voice in the design and implementation of the state insurance Exchanges is crucial to ensuring they meet the needs of individuals and families seeking affordable and adequate choices of coverage. The Affordable Care Act (ACA) recognizes this by requiring state insurance Exchanges to consult with stakeholders as they carry out their activities, including “educated health care consumers who are enrolled in qualified health plans” and “advocates for enrolling hard to reach populations.”¹ As states move forward with their efforts to launch the new Exchanges, it is critical state and local consumer advocacy organizations influence how states meet this requirement.

Checklist for Effective Consumer Engagement

- Has my state accepted a grant from The Department of Health and Human Services to plan for and design an insurance Exchange?
(See <http://www.healthcare.gov/news/factsheets/grantawardslist.html> for a list of your state’s proposed activities under this grant.)
 - Yes
 - No
- Has my state created (or is it planning to create) any kind of task force, working group, advisory body or other entity to guide planning and design of the Exchange?
 - Yes
 - No
- If YES, is my state including representatives from all relevant state agencies on the planning group (insurance departments, Medicaid and CHIP agencies, etc.)?
 - Yes
 - No
- Does my state plan to include consumer representatives on the planning group?
 - Yes
 - No

¹ ACA § 1311(d)(6).

- If NO: *the ACA requires state Exchanges consult with stakeholders, including consumers.* How does my state plan to solicit and receive consumer input?
 - If YES, does my state have requirements for consumer representatives on the planning body? (i.e., do they need experience on health insurance issues, do they need to represent a constituency, are there conflict of interest rules?)
 - If YES, has my state determined the specific roles and responsibilities of the stakeholders on the planning group, and the specific ways the state will engage stakeholders in the decision-making process?
 - If YES, does my state have transparent, formal by-laws and/or governance rules for the planning group that will facilitate the effective involvement of consumer representatives?
 - If YES, how can consumer organizations in my state work together to ensure an effective consumer representative (or representatives, if more than one is allowed) serves on the planning group?
 - If YES, does my state have a state official responsible for ensuring effective and sustainable stakeholder engagement in the design and planning of the Exchange?
- If my state includes a consumer representative on the planning group, how best can my organization support that representative?
 - Prior to participation, provide an Exchange “boot camp” to educate the representative on consumer priorities and relevant policy issues.
 - Develop principles as a consumer coalition to ensure different interests are represented.
 - During participation:
 - Provide real-time, individualized technical assistance.
 - Encourage the development and maintenance of an interstate network of consumer representatives serving on state Exchange planning bodies.
 - Provide any necessary “back up” in negotiations through community mobilization and advocacy.
 - After participation, ensure there is a strong candidate to replace the departing representative and a smooth “hand-off”.