

# Avenue H Successes

In contrast to the several other states that chose to do a State-Based Exchange under the Affordable Care Act, Utah is still at the head of the pack. Of the 14 states that chose an SBE, many are either still in the starting blocks or have only begun to get their feet under them [see reverse for details]. Additionally, these 14 SBEs were focused mainly on the individual market, rather than small businesses.

## What we've done to improve

Avenue H has spent many months on improving our consumer experience and working with brokers to increase the number of groups on our system.

- We migrated to a new technology provider — PlanSource — that offered a robust system that will grow along with Avenue H. Its tools are easy to use and understand, and they offer a significant improvement for brokers and employees alike.
- The new system has allowed us to shorten our enrollment cycle from 60 days to 20 days. Employers can register their groups by the 10<sup>th</sup> of each month, get their employees enrolled by the 15<sup>th</sup> of the month, and insurance begins the 1<sup>st</sup> of the next month.
- In October 2013, Avenue H began allowing employers to enroll their companies without using a broker, which gives flexibility to do it on their own.
- We created a pre-quote tool that also debuted in October 2013. This tool lets brokers and employers view the rates that they will see on Avenue H without entering sensitive information. It has proven to be a positive sales tool for many brokers.
- We switched to a new vendor that has consolidated many of our functional needs at a lower cost. Along with this change, we also increased our user fees in an effort to move toward self-sustainability.

## What we're doing for the future

We treat Avenue H as a constant work in progress and are always looking for ways to improve our system. All of the major projects that are currently underway focus on making Avenue H work better for consumers, whether they are brokers, employers or employees.

- Our plan comparison tool is scheduled to be upgraded during Q3 and Q4 of 2014. Improving this tool will make it easier for brokers and employers to see the true value in offering Avenue H to their employees. It will also make it easier for employees to find the health insurance plan that's right for them
- We have a laundry list of ongoing system improvements as well. These range from behind-the-scenes system functionality improvements all the way up to aesthetic changes to the website to make it more appealing to consumers. Items are constantly added to and crossed off this list.
- Avenue H will be rolling out a Spanish-language version of both our informative website and the enrollment tool. This will help us reach the fast-growing Hispanic business sector and help them secure insurance for their employees.
- We have improved — and will continue to improve — the procedures that our participating carriers must use to interact with Avenue H. This will result in greater efficiency and reduced administrative effort for the carriers, as well as a lower cost of doing business with Avenue H.

**85%** of employers renew every year

**181** groups joined from January to June 2014

*That's more groups added in 6 months than joined in either 2012 or 2013.*

## Total Enrollment

478 total groups

10,899 total covered lives

3,977 employees

6,922 dependents

## Participating Partners

74 medical plans through 3 insurers

9 - Bronze

35 - Silver

30 - Gold

48 dental plans through 7 insurers

3 health savings account providers

## Utah's Return on Investment

Utah has exercised significant fiscal responsibility in the five years since Avenue H was created in 2009. We have worked hard to make every dollar count and use state appropriations and federal funding wisely.

### ■ UTAH — \$4.9 million spent over 5 years (\$2 million federal + \$2.9 million state)

Avenue H is up and running, and is enrolling new groups and more Utahns every single month. Enrollments in the first half of 2014 are considerably higher than last year. We expect the pace will remain high throughout the year.

Unlike Utah, several other states have accepted exorbitant amounts of federal money, but have failed to use it appropriately. Certainly, it's difficult to create a marketplace system from scratch, especially in light of the complexity of the ACA, but Utah's results speak for themselves. We have created a functional, effective marketplace using a fraction of the funding that other states accepted, and we have achieved much better results.

### Federal Funding (Establishment Grants Awarded)

#### 🇺🇸 CALIFORNIA — \$1.07 billion

Began enrollment in January 2014, but has since closed down until next year to fix technology issues.

#### ■ OREGON — \$303 million

#### 🇺🇸 MASSACHUSETTS — \$180 million

#### 🇺🇸 NEVADA — \$90.7 million

All three states spent the money they were granted, then closed their marketplaces and moved toward a federally facilitated exchange.

#### 🇺🇸 WASHINGTON — \$266 million

Mostly focused on individual market; only had one SHOP plan in limited counties, so their SHOP was not viable.

#### 🇺🇸 KENTUCKY — \$253.1 million

Have taken a mulligan and are starting their whole development process over.

#### 🇺🇸 MARYLAND — \$171 million

Scrapped their technology and will implement Connecticut's solution for individuals; unclear if they will do SHOP.

#### 🇺🇸 RHODE ISLAND — \$105.3 million

Has a population 36% the size of Utah's; took 36 times as much federal funding as Utah.