

PUBLICATION

HHS Consumer Insurance Website Goes Live

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As required by the Patient Protection and Affordable Care Act (PPACA), the Department of Health and Human Services (HHS) launched its new consumer website, www.healthcare.gov, on July 1, 2010. The purpose of the website is to "guide Americans through a comprehensive landscape of insurance options across private and public sectors." The portal operates under the newly established Office of Consumer Information and Insurance Oversight (OCIO) within HHS and provides information on available health insurance coverage options for individuals and businesses.

The website provides information on a wide range of public and private insurance plans based on an individual's age, income, job status and area of residence. In order to access this information, individuals can go to the website; click on their state; then answer questions relating to family, income, medical status, and employment status. The site will then process the data and give a list of the insurance coverage options available to them, drawing from information provided by private insurance carriers, Medicaid, CHIP, and the new pre-existing condition plans (high-risk pools) states are now required to have under PPACA.

Small business owners may also access the website and review information regarding insurance options available to them. The site allows a business owner to enter the state in which the company is located and its zip code, then gives a list of available plans.

In addition to providing coverage information, the website serves as a conduit of information for the Department on a variety of issues. For example, it provides information on preventive care and allows consumers to compare quality of care at local health care facilities as well as providing information from the Administration on other health care reform topics. The website contains a note from HHS Secretary Kathleen Sebelius describing rebate checks for Medicare beneficiaries which help pay for drug expenses not covered under the current program (or the "donut hole"). In October, the website will have price estimates and more detailed information about deductibles and co-insurance. It is important to note that this website is a work in progress and the Administration is taking comments from the general public. It will certainly change as many of PPACA's provisions are implemented. Additionally, it is expected that once they are operational, the state-based exchanges will be the source for much of this information.

Interested individuals are encouraged to visit the website at www.healthcare.gov. If you have questions, please contact your Baker Donelson attorney or any of attorneys and advisors in our Health and Public Policy groups.