

The Wisconsin Alliance for Women's Health believes that every person deserves access to quality, affordable health insurance coverage. Under the Affordable Care Act, Wisconsin has been charged with creating a Health Insurance Exchange – a statewide marketplace for health insurance. This presents an opportunity for all Wisconsinites, and is of particular importance to Wisconsin women.

As the primary care coordinators for themselves and their families,¹ Health Insurance Exchanges provide a gateway for women and families to purchase subsidized health insurance, a tool women now need more than ever. According to a recent Commonwealth Fund analysis, last year, nearly half of the working age women in this country skipped needed health care because they could not afford it. Among women who did not have health insurance, the problem was even worse. An alarming 76% of uninsured women went without health care last year because they couldn't afford it.²

The Wisconsin Exchange will best meet the needs of women and families, realizing the promise of quality, affordable health care for all, if it meets the following standards:

1. An Exchange Structured to Support the Best Interests of Women and Families in Wisconsin.

- Exchange planning, implementation, and governance should all function transparently and be receptive to multiple forms of public input. Women and families need to be able participate in their own communities, and/or electronically from home.
- The governing body of the Exchange should include, as official members, strong and diverse consumer and public health representation. To ensure its long-term legitimacy, the governing body should not include members who have conflicts of interest due to affiliations with health care industries.
- The Exchange operating entity should be subject to state laws regarding transparency and public input for decision-making bodies, along with other measures that seek to ensure the accountability and integrity of the entity.

2. One Statewide Exchange for All. Only through a strong single statewide exchange can we provide affordable comprehensive coverage and access to care for all.

- We should maximize the purchasing power of millions of Wisconsinites by establishing the largest group possible (with the ability to adjust for regional cost differences). In order to achieve this, the current small group and individual markets should be merged.
- The Exchange should be a unified and simplified pathway to coverage, regardless of whether an individual is eligible for public or private coverage. All individuals, including individuals who are ineligible or exempt, should be able to access coverage through the Exchange, using charity care and other existing state funding sources.
- The Exchange should be designed to meet the particular needs of individuals who, due to fluctuations in income, "transition" between public coverage programs like Medicaid and private coverage through the exchange. To help minimize changes in coverage, people should be eligible for BadgerCare Plus for 12 months at a time. There should also be a guaranteed eligibility period for the exchange (similar to some Medicaid and CHIP programs) to address gaps in coverage due to life circumstances.

¹ "Realizing Health Reform's Potential: Women and the Affordable Care Act 2010," The Commonwealth Fund, July 30, 2010, <http://www.commonwealthfund.org/Content/Publications/Issue-Briefs/2010/Jul/Realizing-Health-Reforms-Potential.aspx>

² "Women at Risk: Why Increasing Numbers of Women are Failing to Get the Health Care They Need and How the Affordable Care Act Will Help," The Commonwealth Fund, May 11, 2011, <http://www.commonwealthfund.org/Content/Publications/Issue-Briefs/2011/May/Women-at-Risk.aspx?omnid=20>

- Wisconsin should require that at least one plan that contracts with BadgerCare should be offered in the Exchange, so consumers experience less severe transitions. Another option is to require that all insurance companies offer the same plans in BadgerCare and other Medicaid programs as they offer in the Exchange.

3. An Exchange That Offers Quality and Affordable Benefit Packages.

- The Exchange should ensure quality plans at affordable prices by setting high minimum standards, ensuring comprehensive benefits, and aggressively leveraging its market share to negotiate the best prices for consumers.
- To maintain the Exchange's competitiveness, health plans must not be able to sell lower quality products outside the Exchange or use other means to divert healthy consumers to plans outside the Exchange. The same essential benefits package and consumer regulations that apply to plans in the Exchange should apply to plans sold in WI outside of the Exchange. These measures will help avoid adverse selection, which would raise costs while lowering quality for those in the Exchange.

4. An Exchange that is Easy to Navigate. Good consumer information and representation will ensure maximum enrollment and improve everyone's health care outcomes.

- The Exchange should make sure consumers have access to strong, independent, consumer assistance programs and "Navigators" who speak their language in the communities where they live and work to help them select coverage that best meet their needs. In accordance with the law, Navigators must specifically exhibit qualities and expertise that would allow them to serve uninsured and underinsured customers well.
- All enrollment and coverage information should be simple, easy to understand and available in multiple languages and accessible to people with disabilities.
- Enrollment in public or private coverage should use the same uniform and simplified application for all individuals applying.
- Information and fine print on all health plans should be readily available for those who need it, in a form and language that is accessible for them.
- Consumer protections should be strongly enforced, with adequate staff to help consumers pursue their rights.

5. An Exchange that Builds on the Success of Wisconsin's Public Programs. Building on existing public programs and providing a new public option will give consumers a real alternative to private insurance plans.

- The Exchange should strengthen and build upon Wisconsin's existing public programs, like BadgerCare Plus.
- A pathway to a public option – a state health insurance plan – should be included in the Exchange.
- Wisconsin should explore funding opportunities to build out the Basic Health Plan.

6. An Exchange that Supports Principles of Health Equity. Health coverage should promote equity based on race, ethnicity, gender, disability, language, sexual orientation and gender identity, and immigration status. Access to reproductive health coverage, including abortions, should be protected.