Health Insurance Exchanges Overview

Understand Health Insurance Exchanges
Health insurance marketplaces, also known as “exchanges,” assist individuals and families in purchasing health insurance coverage. This document provides an overview of how health insurance exchanges may affect your practice. The AAN has tools and resources to help you thrive and survive in today’s evolving health care environment. You can find additional resources by visiting your state medical society to learn more specifics about exchanges in your state.

Medicaid Expansion

Q: Did your state accept Medicaid Expansion?
A: NO

Q: Do you currently accept Medicaid patients?
A: NO

Step 1: Expect an increase in patients
Pro Tips:
- Identify if you are able to handle the increase in patient load?
- Consider alternative care models

Step 2: Expect an increase in administrative costs
Pro Tips:
- Consider the impact to patient scheduling or no-shows
- Eligibility, billing, and collection

No statements in this document should be construed as legal advice. Neurologists are encouraged to seek advice from attorneys and others in their state with expertise in these topics.
**Health Insurance Exchange**

- **Q:** Who is running the exchange?
  - **STATE:** CA, CO, CT, DC, HI, ID, KY, MA, MD, MN, NM, NV, NY, OR, RI, VT, WA
  - **FEDERAL:** AK, AL, AZ, FL, GA, IN, KS, LA, ME, MO, MS, MT, NC, ND, NE, NJ, OH, OK, PA, SC, SD, TN, TX, UT, VA, WI, WY
  - **PARTNERSHIP:** AR, IA, DE, IL, MI, NH, WV

- **GO TO** [HealthCare.gov](http://HealthCare.gov)
  - **GO TO** [obamacarefacts.com/state-health-insurance-exchange.php](http://obamacarefacts.com/state-health-insurance-exchange.php)

- **Q:** Are you participating in the exchange?
  - **A:** NO

- **Q:** Is your product sold in the exchange?
  - **A:** NO

**Step 1:** Review all your payer contracts

**Step 2:** Identify what products you participate in with each payer

- **Pro Tips:**
  - Identify if you can opt out of participation or if you have to participate in all products
  - Identify if you are considered participating or non-participating for the products based on the network offered
  - You may be in a “limited network” and considered out-of-network in certain products
  - Call your payer to confirm your findings

**Step 1:** Expect an increase in patients

- **Pro Tip:** Identify if you are able to handle the increase in patient load, co-morbidities relative to socio-economic status
  - Consider alternative care models

**Step 2:** Expect an increase in administrative costs

- **Pro Tip:** Consider the impact to scheduling, eligibility, billing, and collection

**Step 3:** Expect a possible increase in financial risk

- **Pro Tips:**
  - New patients may have limited familiarity with health care coverage
  - They may lack familiarity with high deductibles, premium payment, etc.
  - Understand implications if the patient bought coverage on or off the exchange

**AAN.com/practice/private-insurance-reforms**

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