

OAHU Regulatory Alert

by John T. McGough

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Access to Individual health insurance coverage

restored in 19 Ohio counties for 2018

Today the Ohio Department of Insurance issued the announcement below relating to access to health insurance in 2018 for the 19 counties that did not have a carrier in the individual market. The insurers who are participating in the expansion of coverage to the counties are: Buckeye Health Plan, CareSource, Medical Mutual of Ohio, Molina Health Care of Ohio and Paramount Health Care

Press Release

STATE OF OHIO DEPARTMENT OF INSURANCE COMMUNICATIONS OFFICE

7/31/2017

Access to Health Insurance Restored in 19 Ohio Counties

Insurance Department and Five Health Insurers Announce Plan to Restore Health Insurance Coverage for 2018

COLUMBUS – Ohio Department of Insurance Director Jillian Froment today joined five major Ohio health care insurers to announce that health insurance options have been restored on the federal exchange in 19 Ohio counties following

the withdrawal of other insurers earlier this year. Buckeye Health Plan, CareSource, Medical Mutual of Ohio, Molina Health Care of Ohio and Paramount Health Care are helping ensure coverage is available in these counties on the exchange in 2018. Announcements made earlier this year would have left Ohioans in 20 Ohio counties without access to health insurance. The department is working to restore coverage to the 20th county before insurers must enter contracts with the federal government in late September.

"Knowing 20 counties might not have access to health insurance on the exchange in 2018, our team went to work with the companies to find a way through the challenge, and together we have identified a solution," Froment said. "Ohio has long had a strong insurance system and once again our insurers stepped up at an important time for thousands of Ohioans, taking unprecedented action to provide access to health insurance for Ohioans who otherwise were without options."

The 19 counties are: Coshocton, Crawford, Guernsey, Hancock, Harrison, Hocking, Holmes, Jackson, Knox, Lawrence, Logan, Morgan, Muskingum, Noble, Perry, Van Wert, Vinton, Williams and Wyandot. Approximately 11,000 Ohioans purchase coverage through the health care exchange in those counties.

In light of this announcement, insurers are still in the process of finalizing filings at the Department of Insurance, including the types of plans that will be sold in these areas and the rates that will be charged. The department's review must be completed later this summer and insurers must sign contracts with the federal government by late September to sell coverage on the federal exchange.

The department continues to look at coverage options in Paulding County where no insurer is presently planning to sell an exchange product in 2018.

"There is more work to do as we try to secure coverage options in Paulding County while also making sure this plan can be finalized in the fall," Froment added. "We will continue working with the industry, but those efforts are heavily dependent on market stability and clarity from Washington. We encourage Congress to work on ways to stabilize our health insurance markets."

Consumers with questions can contact the Ohio Department of Insurance at 1-800-686-1526.

COMPANY COVERAGE BREAKDOWN BY COUNTY

Buckeye Health Plan: Harrison, Logan, and Van Wert

• CareSource: Guernsey, Jackson, Lawrence, Morgan, Muskingum, Noble, Perry, and Vinton

- Medical Mutual of Ohio: Crawford, Knox, Hocking, and Hancock
- Molina Health Care of Ohio: Coshocton, Hancock, and Holmes
- Paramount Health Care: Williams and Wyandot

STATEMENTS FROM OHIO HEALTH INSURERS

"We are pleased to expand Ambetter from Buckeye Health Plan from 9 to 27 Ohio counties in 2018. Working in partnership with the state to include three of the bare counties helps ensure that Ohio residents will continue to have access to high-quality, comprehensive health care."

Bruce Hill Buckeye Health Plan President & CEO

"At CareSource, we are proud to be a part of this collaboration to maintain health care options for thousands of working Ohioans. Our commitment to the Marketplace has been unchanged from the very beginning. As a result of our 28-year history of serving uninsured populations, we see firsthand the value affordable health care coverage offers to families in Ohio."

Pamela Morris CareSource President & CEO

"We're fortunate to be able to play a part in the solution, but it shouldn't be overlooked that the willingness of local providers to come to the table is what allowed us to get to this point."

Steffany Larkins

Medical Mutual of Ohio Executive Vice President and Chief Sales and Marketing Officer

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