



**Ohio Association of Health Underwriters
Ohio Regulatory Alert!
October 20, 2016**

Prepared by John T. McGough

(Please Note: Hyperlinks have been corrected)

The Ohio Department of Insurance (ODI) has placed on their website information relating to the health insurance plans being offered on the Exchange in Ohio during 2017. As I am sure you are aware, choice of plans is being reduced, more plans will have narrower provider networks and premiums are increasing. Below is the information ODI has placed on their website.

It's nice to see that in the information below, ODI states that the best first step consumers can take is to contact an agent or broker.

Ohio Health Insurance Exchange Background for 2017

Following passage of the Affordable Care Act (ACA) in 2010, every state was mandated to have a place where consumers can buy individual health insurance policies called an exchange. In Ohio, the health insurance exchange is run by the federal government. This fall marks the fourth open enrollment period for consumers to go to the federal exchange and shop for individual health insurance policies.

Open enrollment begins November 1, 2016 and there continues to be a significant amount of change on the federal exchange in terms of which insurers are selling policies. Health insurers are adjusting to market changes driven by the ACA and consumers in many parts of Ohio will see a difference this fall as they shop and

early next year as they begin using their policies compared to the 2016 coverage year.

Ohio's Health Insurance Market

- In 2016, 17 companies sold health insurance products during open enrollment on the federal exchange in Ohio.
- In 2017, 11 companies will sell health insurance products on the exchange in Ohio.
- In 2016, all 88 counties in Ohio had at least 4 insurers selling exchange products during open enrollment.
- In 2017, 20 counties will only have 1 insurer selling on the federal exchange and 27 counties will have just 2.

Insurance Carriers Selling Individual Exchange Products in 2017

- AultCare Insurance Company
- Buckeye Community Health Plan
- CareSource
- Community Insurance Company
- Consumers Life Insurance Company
- Humana Health Plan of Ohio
- Medical Health Insuring Corp. of Ohio
- Molina Healthcare of Ohio, Inc.
- Paramount Insurance Company
- Premier Health Plan, Inc.
- Summa Insurance Company

Questions and Answers

Who is impacted by these changes on the federal exchange?

Every Ohioan is impacted to some degree by the changes established by the ACA. Ohioans seeking insurance coverage on the federal exchange are directly impacted. Those seeking a plan on the exchange have fewer choices for coverage during open enrollment this fall. Even consumers buying coverage off-exchange may see less choice.

What is causing these changes to Ohio's health insurance market?

Ohio's insurance market is different than many others around the country.

Because Ohio had so many insurance carriers selling in Ohio and because Ohio didn't require a lot of mandated coverage before the ACA, there was more choice for consumers and a wider range of prices. The ACA has narrowed the market in Ohio resulting in less choice for many consumers.

Why are insurers no longer offering coverage in certain areas?

The Department cannot speak for any one insurer, but less coverage across the state means less choice. The change in the market is the result of more rules for selling health insurance which drives up the cost to sell products.

Why have insurers left the exchange?

The Department cannot speak for any one insurer, but the exchange's rules and requirements make it more difficult for some companies to justify taking the risk to sell federally compliant products.

I need assistance to understand my situation and my options. Who should I contact?

During exchange open enrollment, the best first step is to contact an agent or broker. Additionally, consumers may contact the federal exchange in Ohio directly by visiting www.healthcare.gov or by calling 1-800-318-2596. However, if consumers are having problems with their coverage, claims disputes, or other concerns with their policy they can certainly contact the Ohio Department of Insurance.

Additional Information

Ohio On-Exchange Individual Coverage Availability Map 2017

[http://insurance.ohio.gov/Consumer/Documents/On-Exchange Individual Coverage Availability 2017.pdf](http://insurance.ohio.gov/Consumer/Documents/On-Exchange%20Individual%20Coverage%20Availability%202017.pdf)

Ohio On-Exchange Issuers by County 2017

<http://insurance.ohio.gov/Consumer/Documents/IndividualIssuersByCounty.pdf>

If you have further questions/clarifications relating to the information provided above, please feel free to contact healthcare.gov or ODI. Or you can reach me at jmcgough@mcgough-inc.com or 614-221-5771.

OAHU Association Office: 4036 Center Road, Suite B, Brunswick, OH 44212
Phone 330-273-5756 · Fax (216) 803-9900 · Sheri@ohioahu.org

Government Affairs Office

John McGough · 137 East State Street · Columbus, OH 43215
Phone: 614-221-5771 · Fax: 614- 221-2865 · jmcgough@mcgough-inc.com