

HEALTH BENEFIT EXCHANGE WORKGROUP

NCIOM

Sandra B. Greene, DrPH
Senior Research Fellow, Sheps Center for Health Services
Research

Sept. 28, 2011

Focus groups

- 6-10 focus groups geographically dispersed throughout NC
- Decision makers for small businesses
- Separate groups for those who currently offer insurance and those who do not
- Each will begin with an educational session
- Facilitated by FGI in Chapel Hill

What types of services could HBE/SHOPs offer that would encourage small employers to purchase health insurance through the SHOP?

- Is there a difference in services that would attract employers currently offering coverage as opposed to those who don't?

The proposed regs allow SHOPs to define level of employee choice.

At a minimum the SHOP *must* allow qualified employer to select a level of coverage (so that all the QHPS within that level of coverage are available)

Alternatively, the SHOP *may* allow employer to make one or more QHPs available to employees.

- What are your thoughts on employee choice?

What is the right way for the HBEs/SHOP to reach small employers?

What levels of cost are small employers willing to pay for added services?

Should we ask small employers their opinion on how active the exchange should be in selecting and/or standardizing plans available within the SHOP?

What other questions should we consider?