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U.S. Department of Health & Human Services

Fact Sheet on Establishing the Web Portal Called For in The Affordable Care Act

Background

One of the most important goals for the Affordable Care Act is to give Americans more control over their own health care and ensure all Americans have the information they need to make the choices that are best for them. The Administration has been working hard since the Affordable Care Act was enacted on March 23, 2010 to meet the deadlines set out in the legislation.

In addition to giving all Americans access to affordable insurance beginning in 2014 and taking interim steps within the year to make insurance more available to those with the greatest need for coverage, the Affordable Care Act also includes a provision to make it easier to get information about available health insurance options now. This provision establishes an internet portal to help individuals and small businesses identify insurance options in their state.

The web portal will help consumers navigate their options in the individual and small business private market and help them determine if they may be eligible for a variety of existing public programs, including existing state high risk pools, new high risk pools, Medicaid, Medicare and the Children's Health Insurance Program (CHIP).

In addition to information on health insurance options, the new web portal will provide information on the small business tax credits available for 2010 and beyond. It will also provide information on the Early Retiree Reinsurance Program including instructions on how businesses that provide coverage to non-Medicare retirees age 55 and older can enroll to receive reinsurance payments to stabilize coverage for this at-risk population. It will also include a consumer education component to help people better understand insurance terms, their choices, and the operation of insurance in the current marketplace.

The portal will guide Americans through a comprehensive landscape of insurance options across the private and public sectors. By helping people identify coverage that is best suited to them, it will give Americans more control over their own care and provide tools that enable more people to obtain health insurance between now and 2014.

How It Will Work

Because of the short time frame between passage of the Affordable Care Act and the requirement that the portal be available on July 1, the portal will launch in phases.

The first phase of the portal will be introduced by July 1 as required in the law. It will provide summary level information on available coverage options by state and zip code in the private market and information about public programs with links to more detailed information. It will be followed by a second phase in October that will have more detailed pricing and benefit information.

The more detailed pricing and benefit information does not yet exist in a central, easily accessible format. So before the portal can display this information, it must be collected from the insurance companies offering the plans. The Interim Final Rule (IFR) published to the Federal Register on Wednesday, May 5, 2010 provides guidance on what information will be collected, as well as when and how.

As more information becomes available and the Affordable Care Act is implemented, the features on the web portal will continue to evolve, and more sophisticated and advanced functions will be added.

July 1

In addition to its educational content and information on small business tax credits and the early retiree reinsurance program, the July 1 portal will provide the following information to enable consumers to evaluate their options in the private market.

- Plan names and types (e.g. HMO, PPO)
- Summary of services provided
- List of network providers
- Formulary if available
- Links to plan website
- Consumer contact information to get more information and enroll

For Medicare program, consumers will be referred to existing Medicare web sites and call centers.

For Medicaid and CHIP programs, consumers will be able to get the following information for the programs in their states.

- Eligibility information to determine if they or a family member may be eligible to enroll in these programs
- Summary of services available in these programs in their states through core programs as well as waiver programs
- Links and contact information to get more detailed benefit information, determine eligibility on an individual basis, and enroll

For the high risk pools, consumers will be able to get the following information on high risk pools in their states.

- Name and contact information for high risk pools for individual determinations of eligibility and enrollment
- Eligibility criteria for enrolling
- Coverage limitations
- General premium description

October

Starting in October, the web portal will provide more detailed pricing and benefit information on private insurance options. It will show cost-sharing per service, deductibles, and premiums. It will also have plan compare functionalities. This will be accomplished through a full and open competition for a contractor.

In addition, more detailed information will be provided on services covered by the state Medicaid and CHIP programs along with more detailed eligibility criteria. More information will be provided on the federal high risk pool program and state high risk pools, including more information on premiums and cost-sharing.