



GEORGIA STATE-BASED EXCHANGE GROWTH & INNOVATION CONFERENCE

Innovative Exchange Approaches
for States

Registration | Networking Reception

5:00–6:30pm



Dinner

6:30–8:00pm





GEORGIA STATE-BASED EXCHANGE GROWTH & INNOVATION CONFERENCE

Innovative Exchange Approaches
for States

Breakfast | Networking

8:00–9:00am



Introduction and Overview

George Durham

MGT





GEORGIA STATE-BASED EXCHANGE GROWTH & INNOVATION CONFERENCE

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Conference Objectives

- Share ideas and information
- Learn from one another — what's gone well and what hasn't
- Explore strategies to help you in your state's goals and objectives
- Promote thoughts, ideas, and specific actions you can take



Principles for the Day

- Listen, participate, ask good questions
- Get to know other attendees, learn from one another
- Be flexible and open-minded
- Take advantage of the know-how and collective wisdom in this room
- Keep confidences
- Have fun!





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Welcome and Opening Remarks

Commissioner John F. King
Insurance and Safety Fire Commissioner, State of Georgia



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Evolution of the Affordable Care Act

Cheryl Gardner
Randy Pate, Joel Ario



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BREAK





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Examining the State-Based Exchange Landscape

Martin Sullivan, Peter Nelson, Stacey Platte



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Innovative Exchange Approaches, Funding, and Federal Opportunities

Cheryl Gardner

Duane McKee, Heather Korblic, Shan Jeffreys



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By the Numbers





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By the Numbers

13





GEORGIA STATE-BASED EXCHANGE GROWTH & INNOVATION CONFERENCE

By the Numbers

13 States that launched SBEs in 2014/2015



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8



GEORGIA STATE-BASED EXCHANGE GROWTH & INNOVATION CONFERENCE

By the Numbers

- 13 States that launched SBEs in 2014/2015
- 8 States that launched SBEs since 2019



GEORGIA STATE-BASED EXCHANGE GROWTH & INNOVATION CONFERENCE

By the Numbers

- 13 States that launched SBEs in 2014/2015
- 8 States that launched SBEs since 2019
- 4



GEORGIA STATE-BASED EXCHANGE GROWTH & INNOVATION CONFERENCE

By the Numbers

- 13 States that launched SBEs in 2014/2015
- 8 States that launched SBEs since 2019
- 4 States with legislation passed; launch pending





GEORGIA STATE-BASED EXCHANGE GROWTH & INNOVATION CONFERENCE

By the Numbers

- 13 States that launched SBEs in 2014/2015
- 8 States that launched SBEs since 2019
- 4 States with legislation passed; launch pending
- 2.3 Billion





GEORGIA STATE-BASED EXCHANGE GROWTH & INNOVATION CONFERENCE

By the Numbers

- 13 States that launched SBEs in 2014/2015
- 8 States that launched SBEs since 2019
- 4 States with legislation passed; launch pending
- 2.3 Billion Estimated dollars paid by attendee states to FFE





GEORGIA STATE-BASED EXCHANGE GROWTH & INNOVATION CONFERENCE

AL	\$101MM
FL	\$1.09B
IN	\$56MM
MS	\$76MM
NC	\$172MM
NE	\$37MM
OH	\$93MM
OK	\$57MM
SC	\$115MM
TN	\$143MM



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Discussion





Innovative Exchange Approaches, Funding, and Federal Opportunities

Cheryl Gardner

Heather Korbolic, Shan Jeffreys, Duane McKee



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LUNCH





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State-Based Exchange Workshop

MGT Team



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Workshop Overview

- A simulation to walk through just some of the important questions to consider in building, governing, and running a state-based exchange
- Your team has been tasked with figuring out and answering some key questions about moving to an SBE from the FFE
- The exercise is, in part, about answering some key questions; more importantly, however, it is about understanding what questions you need to be asking
- The intent is that this will be interactive, thought-provoking, and force important discussions and even disagreement



Instructions

- Each table represents a state team tasked with building, running, and driving adoption of a state-based exchange (congratulations!)
- One hour to go through three important questions (rounds):
 1. How do we build and pay for it?
 2. Who runs it and how?
 3. How do we get people to use it?
- Each person at the table will assume a role (role cards) and should approach the questions through that lens and perspective
- Each table should document their decisions, ideas, and learning, and be prepared to share with the larger group



ROLES: OVERVIEW

- Insurance Commissioner
- Exchange Program Lead
- Insurance Company Representative
- Consumer Advocate
- Small Business Representative
- Workforce & Economic Development
- Governor's Policy Advisor
- State Budget Director
- Senate / Legislative Representative
- Or Choose Your Own Adventure

Insurance Commissioner

Primary Focus: Overall regulatory integrity, keep insurers in the market and premium

Your Role: ensure the premiums, cautious about create market

Consider Pushing For:

Round 1: Simplify certification requirements for insurers.

Round 2: Develop coordinated issuer oversight strategies to strengthen assumptions.

Round 3: Address carrier fees, premium cost operations authority, or premium volatility.

Exchange Program Lead

Primary Focus: Making this all successful. You are always thinking about what

Your Role: practical re support, call focused on

Consider Pushing For:

Round 1: Streamline the process for staffing, call center, procurement.

Round 2: Improve for staffing, call center, procurement.

Round 3: Address both can drive broker, tech enrollment.

Insurance Company Representative

Primary Focus: Is participation viable, predictable, and financially sustainable?

Your Role: exchange rules, me participate the risk p changes, plans are

Consider Pushing For:

Round 1: Lean Launch or State-Led Startup Investments because both may avoid shifting startup costs into premiums, employer costs, taxes, or hidden fees.

Round 2: Independent Public Authority or Another State Agency both may provide clearer employer communication and stronger consumer-service support if designed well.

Round 3: Employer-Heavy Strategies provide HR toolkits, direct employer support, clear messaging, and pathways for workers to understand coverage options.

Small Business Representative

Primary Focus: Can small businesses afford to hire, grow, and offer competitive benefits?

Your Role: You represent small and/or mid-sized businesses and employers. Healthcare costs directly affect your ability to hire workers, retain employees, raise wages, and compete. You do not absorb cost increases easily. When premiums rise, you must make tradeoffs.

Consider Pushing Against:

Round 1: Market-Financed Startup Models may result in insurer assessments or carrier fees that could increase premiums or costs for workers and employers.

Round 2: Department of Insurance Model creates unclear employer guidance, slow communication, or a regulator-centered approach that does not support businesses.

Round 3: Employer-Heavy Strategies if the state expects employers to do outreach without tools, support, clear messaging, or protection from added administrative burden.





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Workshop Structure:



01 Three Rounds

- Each round presents a real-world scenario
- Teams will discuss a questions / scenario
- Participants will discuss tradeoffs and agree on a response



02 Roles

- Each participant represents a real-world stakeholder
- Every role has distinct priorities and pressures
- Role cards provide guidance for you to consider



03 Document

- Discuss key takeaways with your table
- Document important insights, tradeoffs, and decisions
- Identify lessons that may apply to your state or organization



GEORGIA STATE-BASED EXCHANGE **GROWTH & INNOVATION CONFERENCE**



2–3 mins.

REVIEW YOUR ROLE CARDS

Round One: Building and Funding the Exchange





Round 1: Building and Funding the Exchange

How do we build and finance a State-Based Exchange?



Round 1: Building and Funding the Exchange

Question: How do we build and finance a State-Based Exchange?



State-Led Startup Investment ⁰¹

SUMMARY:

The state makes public funding the primary source for the beginning-stage SBE build.

Pro: Provides reliable startup funding and gives the state strong control over the build.

Con: Competes with other state budget priorities and creates political scrutiny over cost amount.



Market-Financed Startup Model ⁰²

SUMMARY:

The state makes the insurance market the primary source of startup funding.

Pro: Reduces reliance on the state budget and ties funding to the market that will participate in the exchange.

Con: Insurers may resist the added cost, and some costs could eventually be reflected in premiums or affect carrier participation.



Reduced Startup Scope ⁰³

SUMMARY:

The state lowers the amount of startup funding needed by launching with required core SBE functions first and delaying optional enhancements.

Pro: Reduces beginning-stage cost and helps protect the launch timeline.

Con: The first version may feel basic, and stakeholders may question whether the state delivered enough value beyond leaving Healthcare.gov.



Round 1: Building and Funding the Exchange

Question: How do we build and finance a State-Based Exchange?

Discuss With Your Team



15 mins

Remember

- The exercise is intended to generate discussion and ideas.
- There is no one right answer — we want to hear how different groups (states) approach this.



Round Two: Governance and Operating Authority



Round 2: Governance and Operating Authority

Question: What organizational structure should the SBE adopt, and where should governance and operational oversight reside?



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Question: What organizational structure should the SBE adopt, and where should governance and operational oversight reside?

Department of Insurance Model 01

SUMMARY:

The exchange is housed within the state insurance department or insurance regulator.

Pro: Strong alignment with insurance regulation, coordination, rate filing timelines, issuer expectations, and market stability.

Con: May limit flexibility because insurance departments are usually built for regulation, not rapid hiring, procurement, technology delivery, or consumer service.

Another State Agency Model 02

SUMMARY:

The exchange is housed within another state agency, such as a health, Medicaid, human services, or consumer services agency.

Pro: Stronger alignment with consumer assistance, eligibility coordination, Medicaid transitions, outreach, and resident-facing service delivery.

Con: May require more formal coordination with regulators to protect market stability, plan certification, issuer confidence, and QHP timelines.

Independent Public Authority 03

SUMMARY:

The exchange operates as a separate public entity with its own board, leadership, budget, and authority.

Pro: Provides flexibility because the entity is designed specifically to hire, contract, manage vendors, oversee technology, and run exchange operations.

Con: Needs accountability because independence can create distance from state leaders, regulators, insurers, consumers, CMS, and funding.



Round 2: Governance and Operating Authority

Question: What organizational structure should the SBE adopt, and where should governance and operational oversight reside?

Discuss With Your Team



15 mins.

Remember

- The question is intended to generate discussion and ideas.
- There is no one right answer — we want to hear how different groups (states) approach this.



Round Three: Early Operations and Enrollment



Round 3: Early Operations and Enrollment

Question: We have a \$10M budget. How do we get more people to use the SBE?

 TARGET WORKING POPULATIONS
Support Workforce 01

SUMMARY:

- \$5M → Employer outreach
- \$3M → Targeted marketing
- \$2M → Enrollment assistance

Pro: Strong reach into working populations and dependents

Con: Slower to scale and depends on employer participation

 MARKET-WIDE PRICING
Broaden Affordability 02

SUMMARY:

- \$5M → Statewide marketing campaign
- \$3M → Enrollment assistance
- \$2M → Light employer engagement

Pro: Broad reach and faster awareness growth

Con: Less targeted; conversion to enrollment may vary

 INSURER RETENTION
Protect Market Supply 03

SUMMARY:

- \$5M → Employer outreach
- \$3M → Targeted marketing
- \$2M → Enrollment assistance

Pro: Strong reach into working populations and dependents

Con: Slower to scale and depends on employer participation



Round 3: Early Operations/Low Enrollment

Question: How do we get people to use the SBE with a \$10M budget?

Discuss With Your Team



15 mins.

Remember

- The question is intended to generate discussion.
- There is no one right answer — we want to hear how different groups (states) approach this.



Workshop Debrief



Debrief / Discussion / Reflection

- What did your table decide to do in each round?
- What did you learn from the exercise, and what moments or decisions created the most interest, challenge, surprise, or disagreement at your table?
- What did you observe about the competing interests at your table?
- What questions do you feel you still need to answer?
- What would need to be true in the real world for your decisions to succeed?
- What's an insight (an “aha! moment”) you had that you will take back to discussions you may be having in your state currently?





Georgia Access For Business: An Overview

Martin Sullivan

Cheryl Gardner, Kiernan Conn, Naomi Fiumara



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9:00 – 9:15 AM	Opening Remarks	<i>Welcome, conference objectives, and overview of the day</i>	Commissioner John King
9:15 – 10:00 AM	Evolution of the Affordable Care Act	<i>Review the ACA's evolution, current state, and implications for state-based exchanges</i>	Cheryl Gardner
10:00 – 10:15 AM	Brief Break		
10:15 – 11:00 AM	Examining the State-Based Exchange Landscape	<i>Nationwide SBE overview and "state of the market" context for participating states</i>	Martin Sullivan
11:00 AM – 12:00 PM	Innovative Exchange Approaches, Funding, and Federal Opportunities	<i>Explore emerging exchange approaches (e.g., EDE, SBaaS) and available federal funding opportunities (including APDs) to support implementation</i>	Cheryl Gardner
12:00 – 1:00 PM	Lunch		
1:00 – 1:50 PM	Workshop: Facilitated SBE Simulation and Considerations	<i>Facilitated small groups identify key benefits, considerations, and outcomes for SBE models</i>	MGT Team
1:50 – 2:15 PM	Workshop Readout, Learnings	<i>Workshop groups report out on key themes and learnings</i>	
2:15 – 3:00 PM	Overview of Georgia Access For Business	<i>Georgia Access For Business Discussion</i>	Martin Sullivan
3:00 – 3:15 PM	Break		
3:15 – 4:00 PM	Section 1332 Waiver Pathways	<i>Review the 1332 waiver process, decision points, and practical pathways states can use to advance reforms</i>	George Durham
4:00 – 4:30 PM	Closing Remarks	<i>Closing remarks by Commissioner King</i>	Commissioner John King



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BREAK





GEORGIA STATE-BASED EXCHANGE GROWTH & INNOVATION CONFERENCE

Time	Session	Description	Moderator
8:00 – 9:00 AM	Arrival, Networking, Breakfast	<i>Informal networking and arrival before the program begins</i>	
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Section 1332 Waiver Pathways

George Durham

Martin Sullivan, Peter Nelson, Randy Pate



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Closing



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Reminders

- **Group Photo** following Commissioner King's concluding remarks
- Please join us for **Happy Hour** in the restaurant immediately afterward, courtesy of MGT's conference planning team
- Reminder: Materials available online at **sbe-innovation.com** or via the QR code
- Quick Informal Poll





Concluding Remarks

Davis Warnell
Chief Operating Officer, OCI



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THANK YOU



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Large Group Photo then Please
Join Us for Happy Hour in the
Restaurant





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Innovative Exchange Approaches
for States