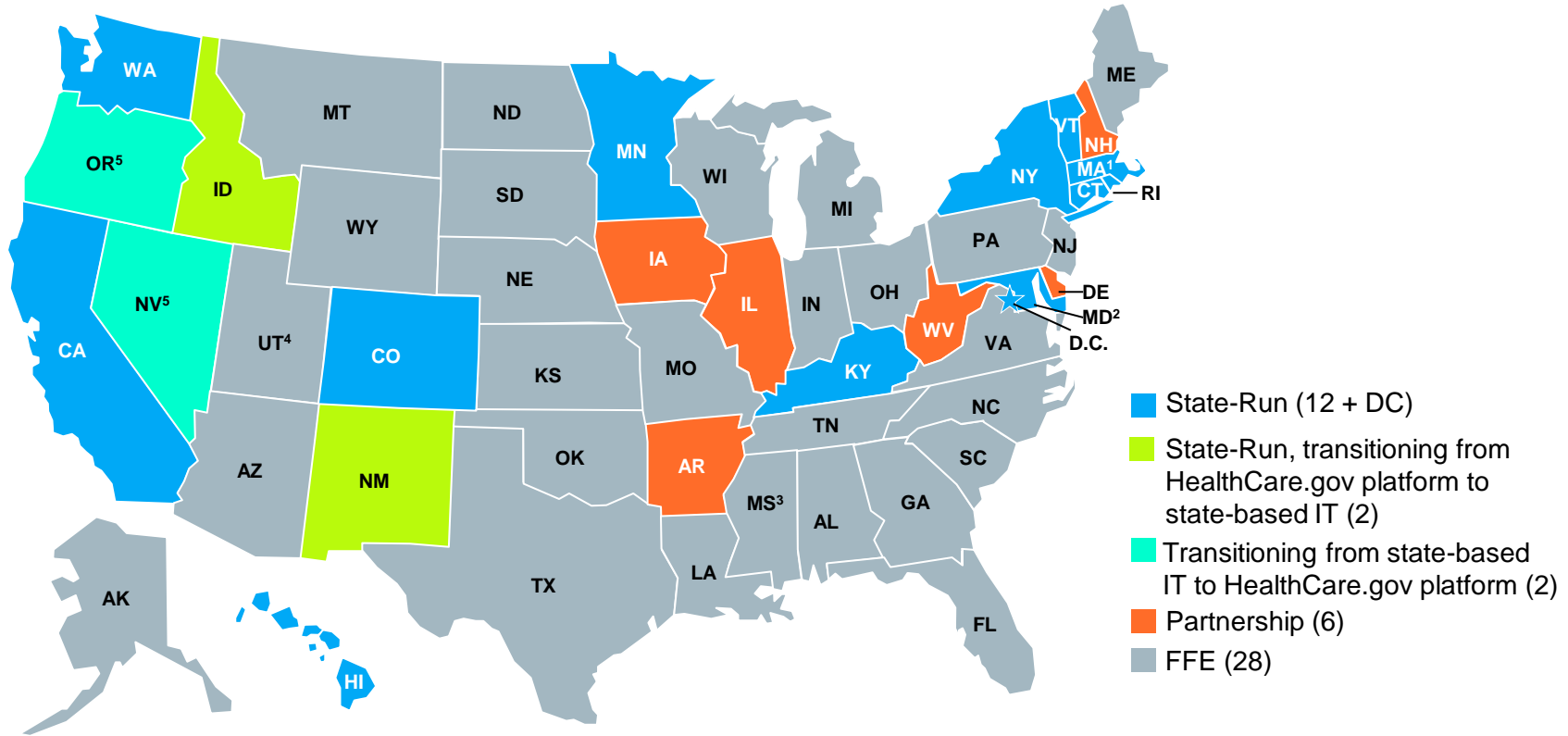


With 2014 Open Enrollment at a Close, States Reconsider Exchange Operational Models for 2015

2015 INSURANCE EXCHANGE OPERATIONAL MODEL



Source: *Avalere State Reform Insights*, June 13, 2014

FFE = Federally-Facilitated Exchange
MPM = Marketplace Plan Management

¹Massachusetts is using a dual approach to establishing its 2015 exchange. While it will use hCentive to create a new state-based platform, it is simultaneously preparing to use the HealthCare.gov platform.

²Maryland abandoned its own 2014 enrollment platform and will instead use Connecticut's IT for its 2015 exchange.

³Mississippi is operating a state-based SHOP exchange, but relying on the FFE for its individual exchange.

⁴Utah is operating a MPM model for its individual exchange and relying on its small group exchange for its SHOP.

⁵While NV has indicated it will retain all non-IT exchange operations in 2015 and intends to run its own exchange platform again in 2016, OR seems to be relinquishing greater control over exchange functions, announcing it will only retain management over front-end consumer outreach and some plan management.