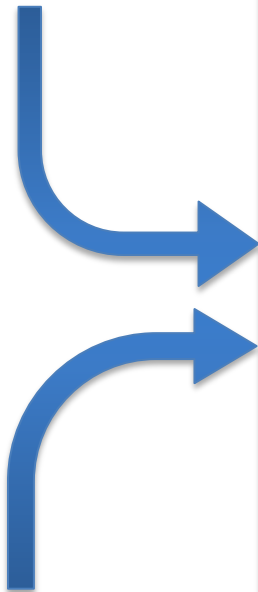


What is a Health Insurance Exchange?



Individuals



Small Businesses



STATE HEALTH INSURANCE EXCHANGE

The Exchange is a virtual marketplace where approved health insurance plans will be offered. A website and call center must be created.

Private Health Care Plans

All plans sold in the Exchange will:

- Cover “Essential Health Benefits”
- Have an easy-to-understand summary of benefits & costs
- Meet performance standards

Subsidies, in the form of federal tax credits, will be available to people with moderate incomes. These can be used to buy plans in the Exchange.

Public Programs

The Exchange will screen consumers for eligibility for public health insurance.

Consumer Assistance & Navigators

“Navigators” will help consumers find the health care plan they need. They can be:

- Non profit organizations
- Insurance Agents & Brokers



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