

## Project Abstract Summary

**Application Title:** Arkansas Level One E – State Partnership Marketplace Implementation

**Applicant:** Arkansas Insurance Department

**Address:** 1200 West 3<sup>rd</sup> Street, Little Rock, AR 72201

**Website:** [www.hbe.arkansas.gov](http://www.hbe.arkansas.gov)

**Congressional District Served:** All (First, Second, Third, Fourth)

**Program Applying Under:** Level One Cooperative Agreement to Support Establishment of the Affordable Care Act's Health Insurance Exchanges. CFDA: 93.525, Funding Opportunity Number IE-HBE-12-001

**Dates:** January 1, 2014, to December 31, 2014

The State of Arkansas (the State) has a goal of decreasing its uninsured population from the current level of 20 percent of uninsured residents in the State in 2013. By implementing the Arkansas Health Insurance Marketplace (AHIM), Arkansas is taking another step towards furthering this goal.

Arkansas received conditional approval from the United States Department of Health and Human Services (HHS), Center for Medicaid and Medicare Services (CMS) on December 31, 2012 to operate as a State Partnership Marketplace (SPM), giving the state a green light to locally operate full plan management, consumer/stakeholder engagement, and support functions of the federal health exchange, as allowed under the Affordable Care Act (ACA). Through a strong collaboration with Arkansas Medicaid, the State is planning innovative strategies to ensure a continuity of coverage as consumers move back and forth between insurance affordability programs. The Arkansas Health Care Independence Act, passed during the 2013 legislative session, will provide this continuity. Referred to in Arkansas as the "Private Option," the Act calls for the implementation of the ACA Medicaid Expansion through a unique method--using federal Medicaid dollars to fund premiums in Qualified Health Plans (QHPs) sold by carriers doing business in the AHIM.

Building on the work completed by the State in its establishment of a SPM, the State seeks continued funding from Center for Consumer Information and Insurance Oversight (CCIIO) to support its plans to make systematic, steady progress toward implementing the State-Based Marketplace (SBM) model for Arkansas. Early and on-going research coupled with guidance from the AHIM Board, Arkansas legislature, Arkansas State agencies, other Arkansas stakeholders, CMS, and our CCIIO state officer will support our efforts and help us plan for the future.

Our planning for this effort will include frequent interactions with a wide-range of stakeholders and consumer groups, as well as leveraging much of the information gathered during the SPM planning. It will also include extensive research and analysis of the efforts of other states in their SBM model planning. As the State plans for this growth and learns during subsequent phases of planning, we will conduct additional assessments aimed at ensuring the AHIM represents and assists Arkansans in the most effective manner.

Our plan includes uncovering potential Arkansas-specific challenges and risks, and navigating through the requirements of the SBM to determine the best approach for meeting the needs of the AHIM and the requirements of HHS. Working together, we are confident that the State can, and will, implement an efficient, user-friendly SBM model that meets our mutual goal of increasing health insurance coverage for low- and moderate-income Arkansans by making quality, affordable plans easily accessible.