

Avenue

Health Insurance Marketplace



Legislative Health System Reform Task Force

Presented by Patty Conner, Director

Where small business shops for health insurance

Avenue H

Program created through Utah legislation in 2009

- Beta-Program Launch in 2010
- Full Launch in 2011

Program retains many of the features envisioned in 2009 Legislation

- Rate and Plan Transparency
- Market-based Competition
- On-line registration and enrollment shopping tools
- Defined Contribution
- Employee Choice
- Single consolidated invoice

ACA impacts

- Modified Community Rating
- Essential Health Benefits/Qualified Health Plans
- Elimination of Risk Adjustment Process

Employee Choice

One-stop Shop for Medical, Dental and HSA

74 QHP Medical Plans through
3 Insurers

- 9 Bronze
- 35 Silver
- 30 Gold

3 Health Savings Accounts
Options

48 Dental Plans through
7 Insurers

2 Insurers **reduced** their rates
2-14% effective July 1, 2014

Out of state plans now
available



Avenue H Enrollment Stats

As of June 1, 2014

Total Participating Groups: 478

Average Group Size: 8.32

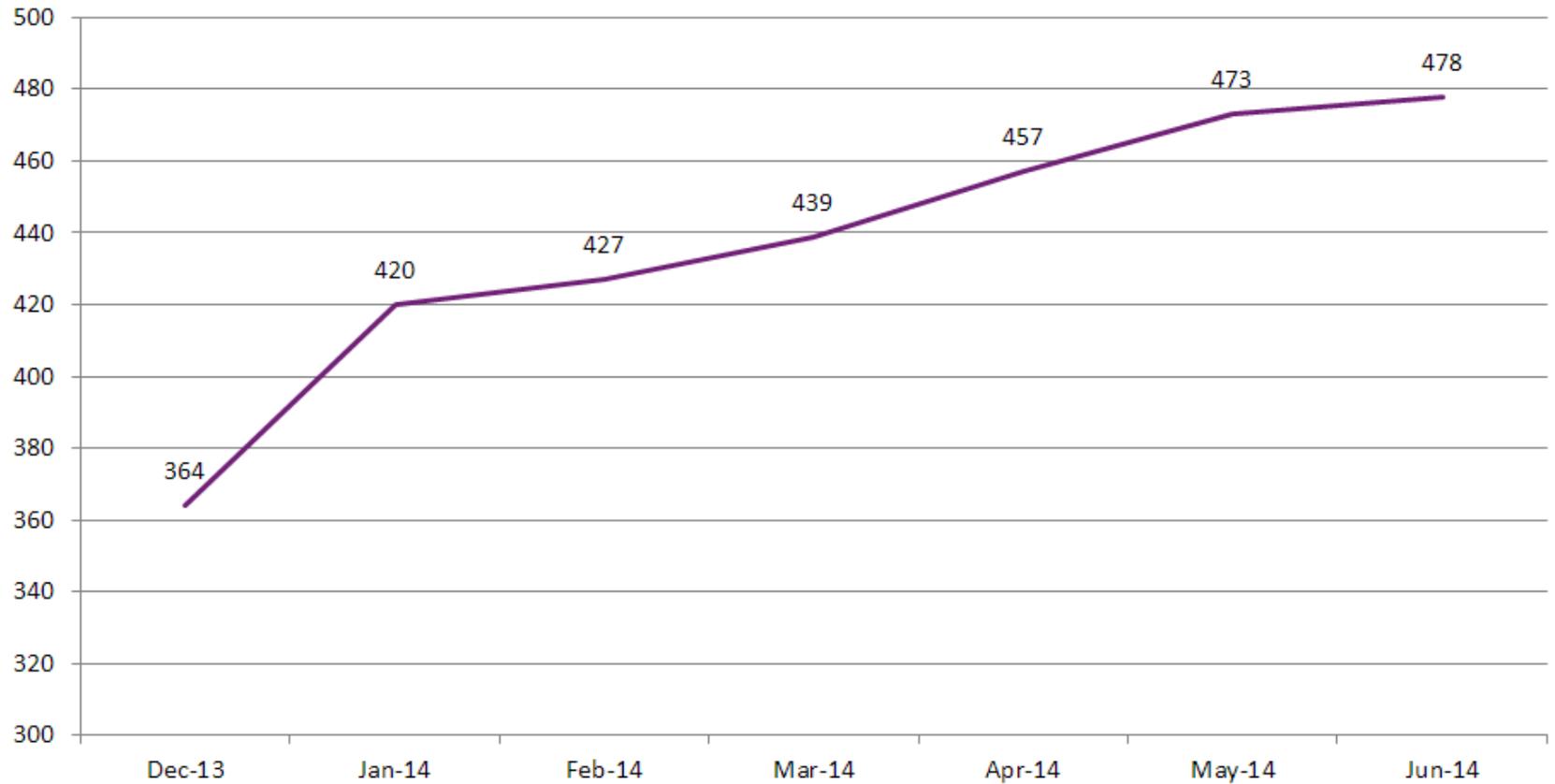
Average Family Size: 2.75

Average Employer Contribution: approx. \$435

	Medical	Dental	HSA
Employees	3,977	424	1653
Dependents	6,922	691	
Total Members	10,899	1115	

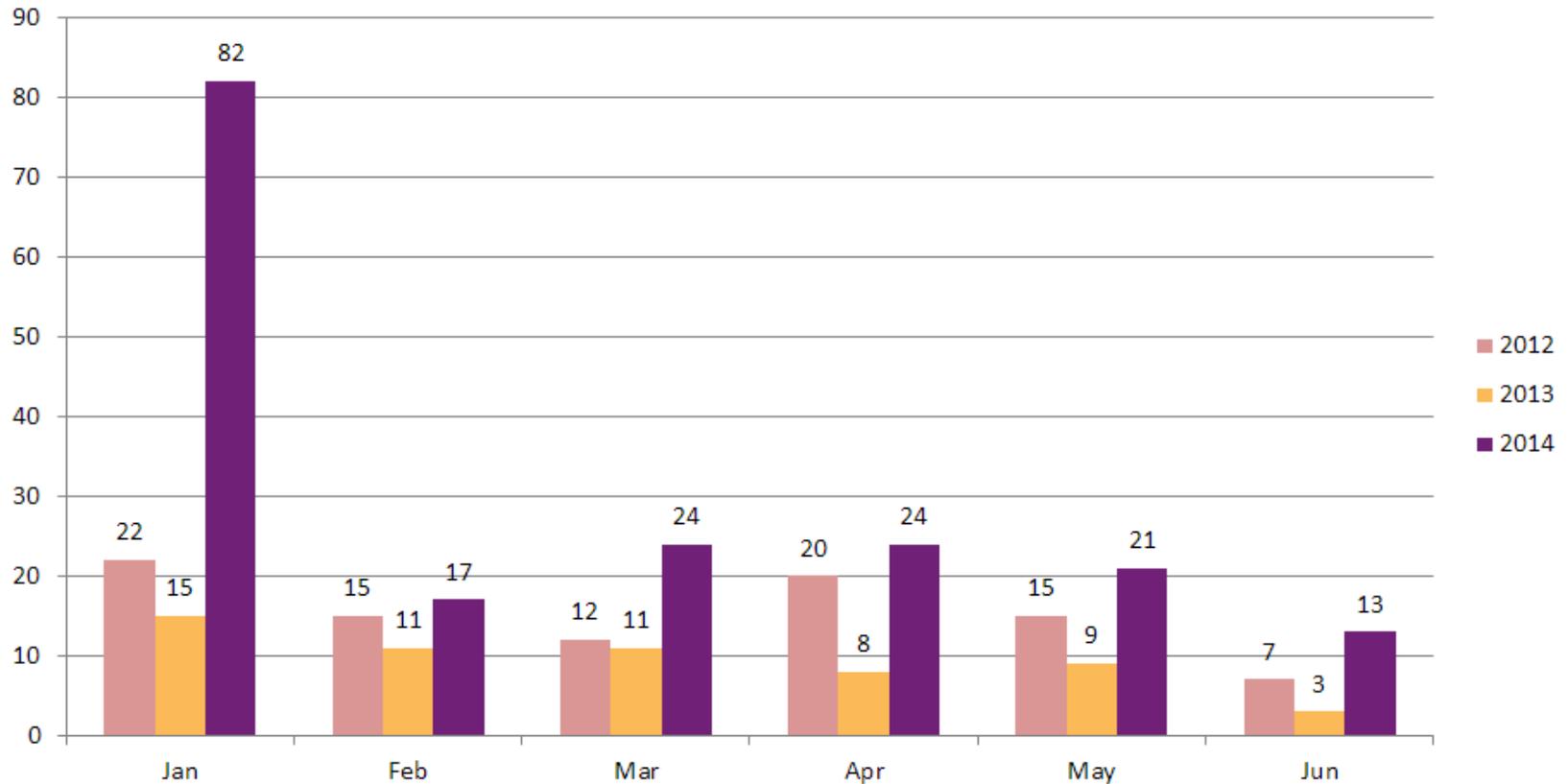
Enrollment Statistics

Total Groups



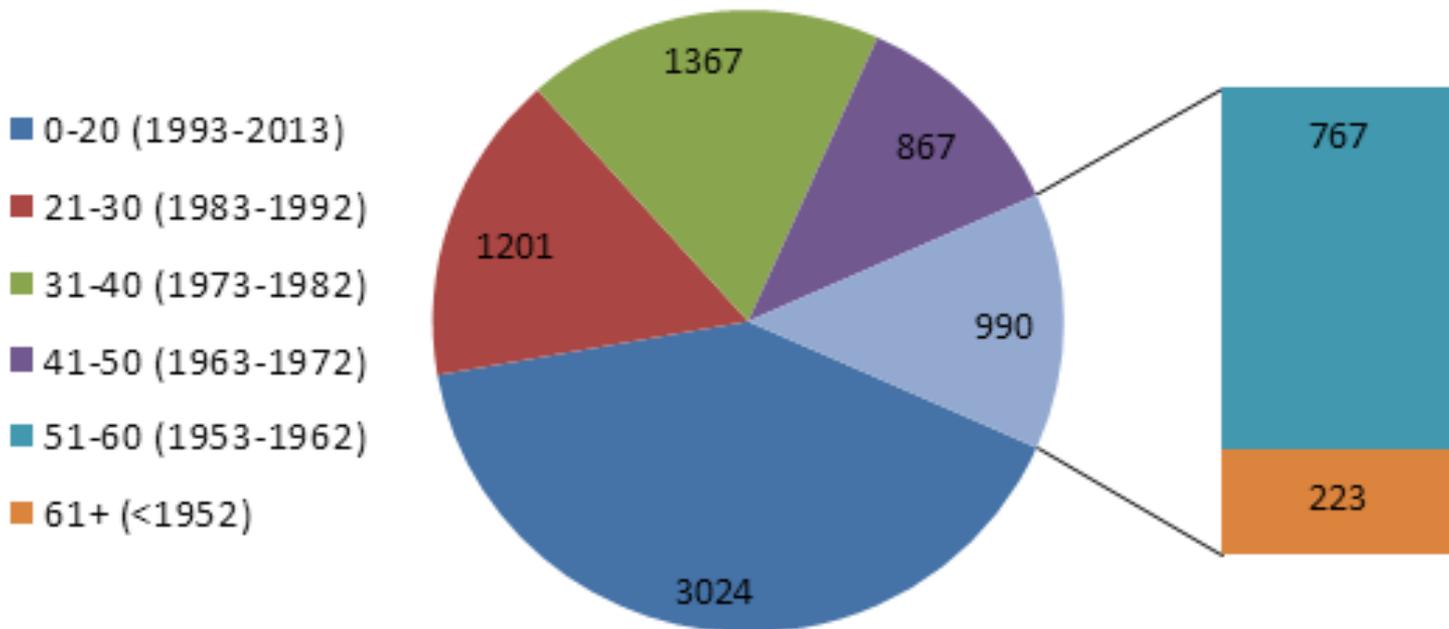
Updates for this year

Group Month-to-Month Comparison 2012-2014



Enrollment Statistics

Avenue H Represented Age Groups



* As of January 2014

Employer Information

NAICS Industry Types	Number	Percent of Total
Professional Services	83	18.78%
Construction	61	13.80%
Health Care	47	10.63
Manufacturing	42	9.5%
Retail Trade	40	9.05%
Other Services	39	8.82%
Finance & Insurance	26	5.88%
Transportation	20	4.52%
Real Estate	19	4.30%
Information Technology	15	3.9%
Admin and Support Services	14	3.17%
Educational	14	3.17%
Various Others	12	4.97%



Small Employer Premium Tax Credit

SHOP Tax Credit Estimator

Steps	Data entered
Tax-exempt status	Not tax-exempt
Number of full-time employees	15
Part-time hours entry method	Yearly total
Total part-time hours	0
Total FTE employees (calculated for you)	15
Total wages paid	\$525,000
Average wage (calculated for you)	\$35,000
Total premiums paid	\$180,000

This is a summary of the information you entered and your results. If you want to make any changes, select "EDIT" below.

Your eligibility results and the amount you qualify for are only estimates.

You may be eligible for the following tax credit based on the information you entered:

\$24,030

[EDIT](#) [APPLY NOW FOR SHOP](#)

Must purchase coverage purchased through Avenue H

Tax Credit Calculator available on AvenueH.com

No tracking to determine how many groups were eligible

Transitional Relief

“If you like your plan, you can keep your plan”

November 2013 Announcement:

Included plans with renewal dates of Jan 2014 to September 2014.

March 2014 Announcement:

Extended the scope to include renewals from October 2014 to December 2014.

- This now includes all December early renewal business.

Two carriers participating with Avenue H are exercising this option.

Scope will be Sept through December
182 of our participating groups will be offered the Transitional Relief Program.

- Notices will be sent 60 days in advance of their renewal date.

Technology Enhancements

- Spanish Version – AvenueH.com and Enrollment System
- Improved Employer Registration/Census Upload process
- Enhanced Plan Comparison Tools
- Document Library for rate tables and SBCs
- Global Dashboard Reporting
- Enhanced Defined Contribution Tools
- Automated renewal process
- Credit Card Option for monthly employer payment
- Premium Aggregation
- Various Carrier efficiency requests

2014 Marketing Campaign

June - August

Post cards & online digital banner ads

Campaign focuses on local business owners who currently use Avenue H.

Quotes from business owners discuss their experiences, advice, etc. regarding using Avenue H for health insurance.

Sept - January

Global Campaign through all media channels





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www.AvenueH.com

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