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## Health Benefits Exchange Task Force

### Should Ohio create its own health benefits exchange?

#### Some Pros:

1. Ohio will have control and flexibility
2. The exchange can focus on Ohio's priorities and goals
3. Ohio can coordinate exchange functions with state laws, state insurance regulation, and Ohio's Medicaid program.
4. Ohio can mitigate risk selection that may result from different rating and underwriting rules for insurance policies sold inside and outside the exchange
5. Ohio can coordinate benefits and eligibility rules across health coverage programs (e.g., Medicaid, CHIP and policies sold through the exchange)

#### Some Cons:

1. Creating this new program under ambitious timeframes will be challenging in terms of time and effort.
2. The exchange must be self-sustaining by 2015.
3. There will be a tension between keeping administrative fees low and satisfying the demands for high quality customer service.
4. A national exchange could achieve greater economies of scale