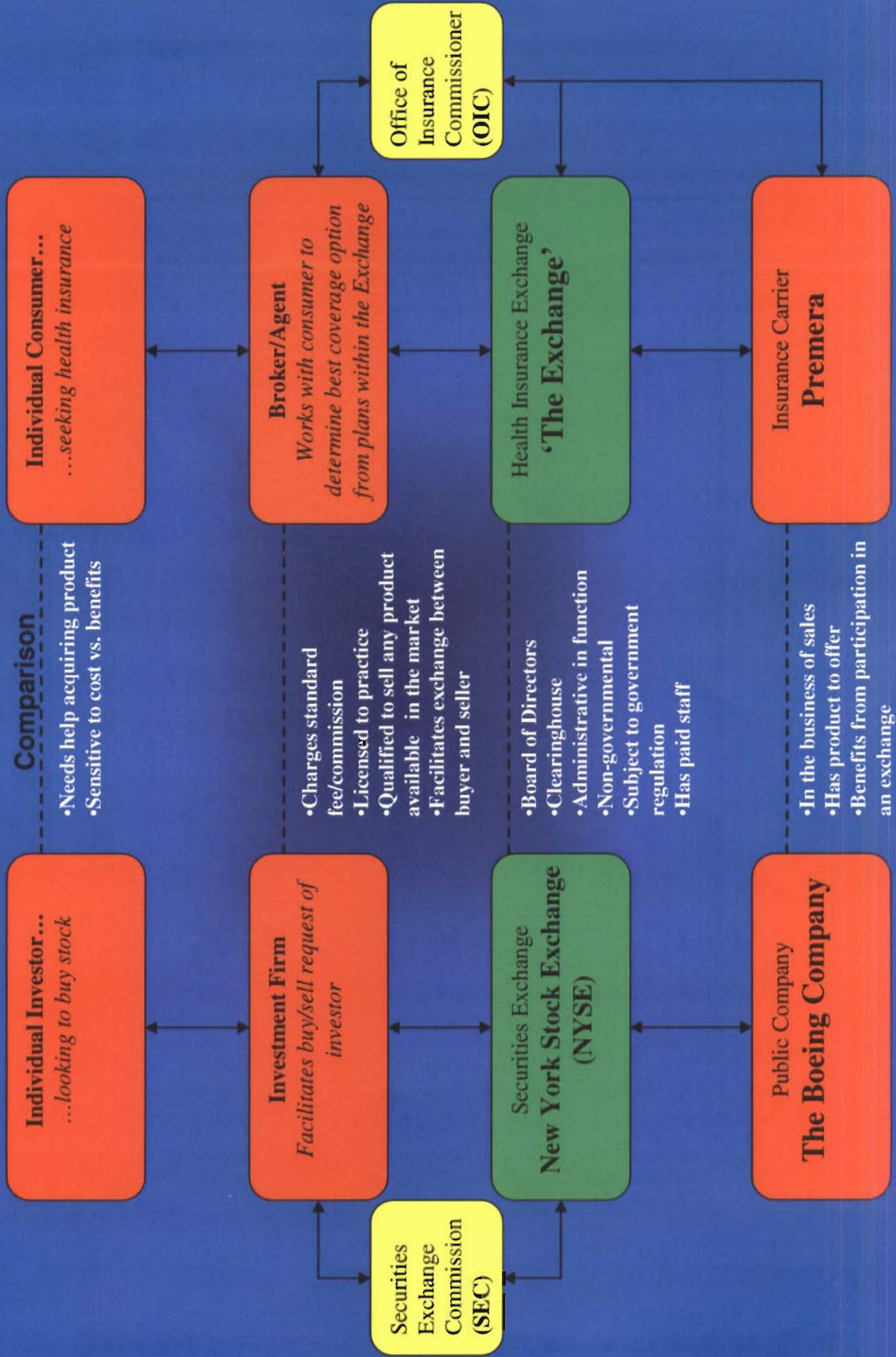


Understanding the Health Insurance Exchange

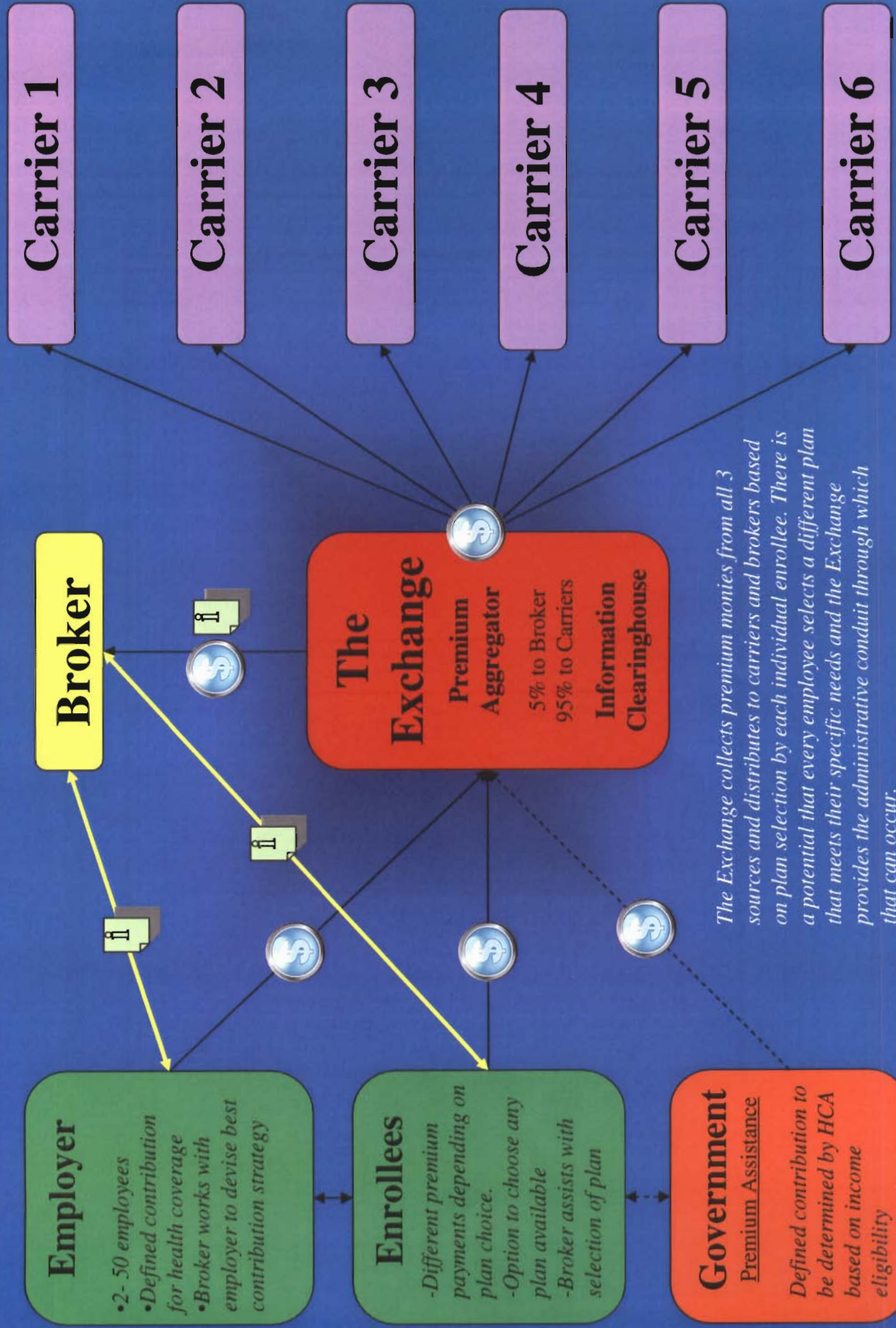
*IDEAS FOR INCREASING AFFORDABILITY &
ACCESS...*

... THROUGH FLEXIBILITY & CHOICE

Stock Exchange vs. Insurance Exchange

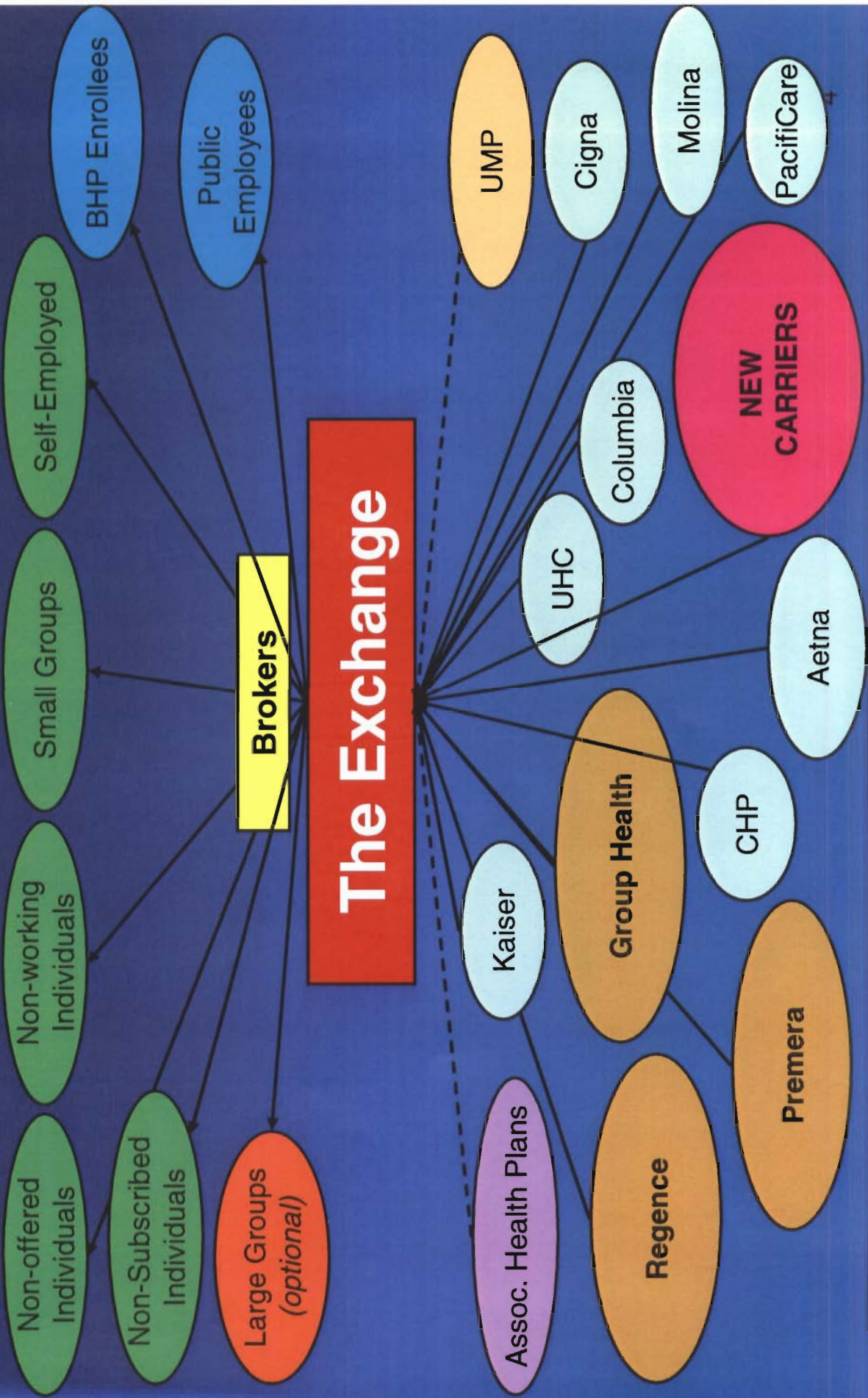


The Flow of Money through the Exchange



The Exchange collects premium monies from all 3 sources and distributes to carriers and brokers based on plan selection by each individual enrollee. There is a potential that every employee selects a different plan that meets their specific needs and the Exchange provides the administrative conduit through which that can occur.

The Exchange – How it Works



Value-Added Benefits from the Exchange

- Portability of coverage-- Insurance stays with the individual and not the employer or government program
- Part-time workers and individuals with multiple jobs are welcomed into the insurance market
- Two-income earner families can leverage contributions from both employers
- The Exchange serves as an administrative and educational clearinghouse for insurance plans and allows the transparency necessary for comparison between coverage options
- More private money enters the market
- Small employer gets out of the costly and time consuming insurance administration business
- Allows employers to make defined contribution rather than deciding whether to purchase a one-size fits all plan or no plan at all
- A free market solution that addresses our state's growing health care crisis