Michigan Marketplace Exchange

**Oversight and Costs**

* The $30 million dollar supplemental that HB 4111 will provide Michigan with dollars to develop the Michigan Marketplace Exchange (Exchange) and update the State’s information technology system.
* Adopting the supplemental will retain Michigan’s control over the most critical elements of an Exchange, as provided in the Partnership Model, and offer the best chance to transition back to a State Administered Exchange.
* Under a State Administered Exchange, the State will maintain a certain level of authority and flexibility in addressing the needs of Michigan citizens to ensure that every citizen has access to affordable healthcare coverage to reduce rising costs of healthcare to taxpayers, employers, and providers.
* Adopting the supplemental will avoid increased expenses for Michigan’s health insurers that will be passed on to consumers: business, families, and individuals.

**Business and Citizen Benefit**

* The Exchange fosters a competitive, market-driven platform for health insurance with emphasis on innovation, quality, and price to reduce growing healthcare costs and uncompensated care.
* It establishes a small business health options program (SHOP) through which qualified employers could provide coverage for their employees and federally recognized Indian tribes could provide coverage for their tribal members in providing affordable insurance to employers, while covering employees to reduce the cost of uncompensated care of providers and health systems.
* The Exchange would allow carriers to offer qualified dental plans under certain circumstances. Dental disease, known as a silent public health epidemic, has been associated with chronic disease such as diabetes, stroke, and heart disease.
* It allows for community navigators to conduct public education activities to raise awareness of available health plans, distribute fair, accurate, and impartial information that is cultural and linguistically appropriate, provide referrals to any applicable office of health insurance assistance, and facilitate enrollment in qualified health plans.
* The Exchange allows Medicaid and MiChild screening provisions, through community navigators, ensuring there is “no wrong door” for seamless enrollment and coordination of plans, benefits, and provider networks to prevent lapses and gaps in coverage for our most vulnerable population.

**Michigan Association for Local Public Health**