

# Health insurance exchange deadline just days away

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It's almost here. By October 1, states have no choice but to have some form of health insurance exchange (HIX) up and ready to enroll consumers in health insurance plans. Many states that have decided to take on the development of their own exchange have just about finished their systems and are focusing more on customer-facing websites and outreach efforts. However, some states have admitted that more time will be needed to tweak components of their system after October 1, which may even be true for the federally-facilitated exchange (FFE) model. According to the Wall Street Journal, the FFE is having challenges with calculating the amount of subsidies an individual applicant is eligible for.

There is also the looming threat of a government shutdown and the defunding of Obamacare. Still, in the case of a government shutdown, the funds to states should not be significantly impacted. The funding set aside for the Affordable Care Act's (ACA's) implementation of insurance exchanges was considered a "permanent appropriation," so states will feel little, if any consequence of a government shutdown. For that, states will still be able to apply for funding to help continue the build out of various components for their exchange.

As for upcoming opportunities, vendors can expect to see a push for fraud prevention and protection services for insurance exchanges. The California Health Benefit Exchange (CHBE) released an [RFP](#) earlier this month for an enterprise-wide consumer protection assessment. The state is interested in strategic expertise in fraud prevention and consumer protection to help formulate enterprise-wide solutions to protect consumers of their insurance exchange from fraud.

California has been a golden child of the HIX initiative since the mandate came out in March 2010, and its HIX, Covered California, is expected to be ready for launch next month. The state spent a whopping \$80 million (all federal funds) on marketing and outreach campaigns for the exchange to help encourage people to sign up.

Deltek's Health Care and Social Services Team will be releasing a report later this year to provide an update on statewide efforts in the implementation of these exchanges. For now, be sure to check out Deltek's [Health Insurance Exchange Vertical Profile Application](#) to learn more about the ACA's initiative. Not a Deltek subscriber? Click [here](#) to learn more about Deltek's GovWin IQ service and gain access to a free trial.