

Health Insurance Exchange Provisions of the Patient Protection and Affordable Care Act

- Informational Web site explaining insurance options due from HHS by July 1, 2010
- American Health Benefit Exchanges (“Exchanges”) for each state or region by 2014
 - Web-enabled “storefronts” for health insurance for small businesses and individuals
 - Maintained and operated by a governmental agency or nonprofit entity
 - Option to add large groups in 2017
- Standardized state enrollment Web sites required for insurance subsidies and other federal benefits
- Planning and establishment grants available to states from HHS, along with technical assistance

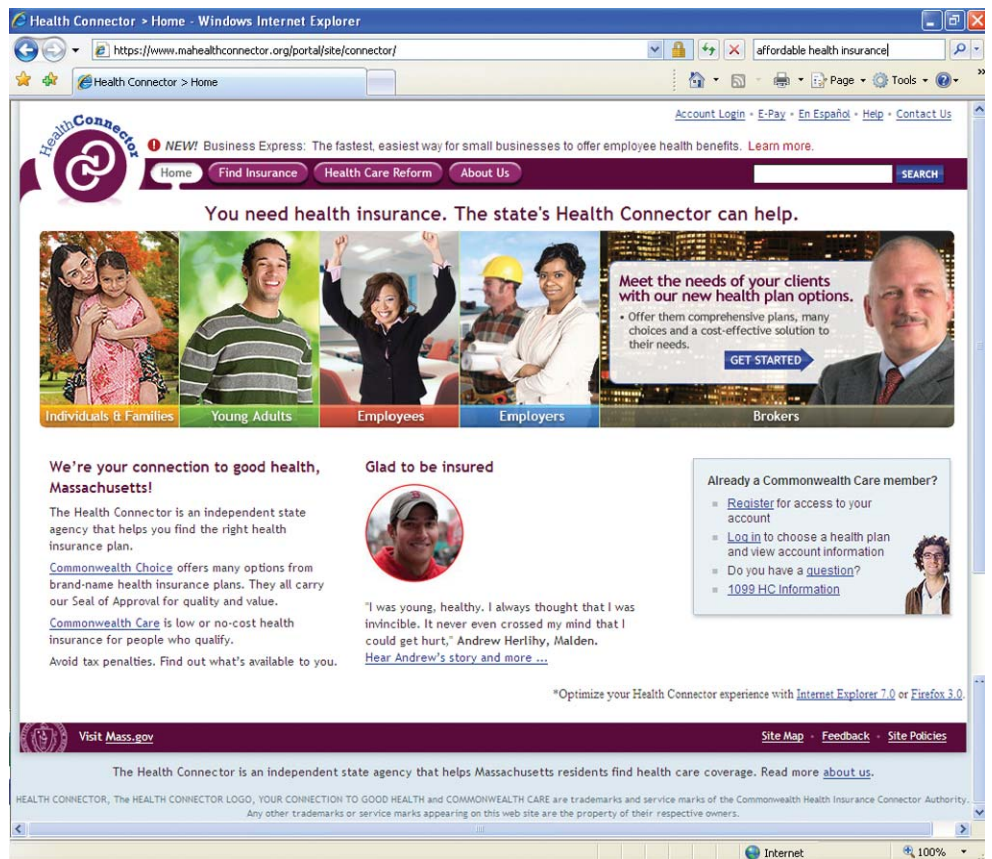
“CSC was involved in a partnership approach from the beginning. Unlike other vendors we considered, who thought they knew exactly what we needed before we did, CSC said ‘We have some ideas, but we’ll work with you to find the right solution.’ Then they brought to bear expertise from several perspectives to deliver a polished finished product much sooner than would have otherwise been possible.”

— Bob Nevins,
Chief Information Officer,
Commonwealth Health
Insurance Connector

Designing, Developing and Operating the First in the Nation Health Insurance Gateway — The Model for U.S. Health Reform

A Self-Service Web Portal for Massachusetts Consumers

When Massachusetts became the first U.S. state to adopt universal health insurance, it needed technical help to deliver coverage options online and promote individual choice. Partnering with CSC, Massachusetts developed the Commonwealth Connector Web site, www.mahealthconnector.org, providing a comparison shopping experience unique in the health care industry. Now, many elements of Massachusetts’ landmark law, including the requirement for a web site, have served as the model for similar provisions for federal health reform in the Patient Protection and Affordable Care Act that became law March 23, 2010.



Blazing Trails

Massachusetts mandated universal coverage for all its residents in April 2006. A new state board, the Commonwealth Health Insurance Connector Authority, known simply as the Connector, launched initiatives to inform residents of the new requirement and to “connect” everyone in the state who wasn’t already insured to affordable health insurance coverage. The Connector was the first of its kind in the United States and had no comparable models to draw on for what it was about to accomplish.



One of the Connector's major responsibilities is to offer competitive, market-driven coverage from private insurers to individuals, families and small business employees. The Connector's initial activities involved negotiating for affordable insurance products with insurers, establishing a customer service center for enrollment and billing, conducting a marketing and advertising campaign, and building a Web site to help consumers shop for coverage.

Industry and Technical Expertise

The Connector chose CSC as its IT partner for the Web site project, which got underway in December 2006. Acting as a full-service business and technology solutions provider, CSC assembled a multidisciplinary team with expertise in project management and technical systems integration, and with experience in both health industry and public sector implementations.

The web team established the vision for the new site within a month. In another month and a half, the team would complete the design phase using Web site visualization and prototype pages created by CSC. Because planning for the other major Connector activities was still underway, the CSC team found itself defining many of the early Connector business processes, including the shopping experience and online branding.

To meet the demanding five-month deadline and a tight budget, the Connector elected to leverage existing state licenses for portal application and content management tools from Vignette Corp. of Austin, Texas. The CSC team designed and integrated J2EE and Java server page functionality with the standard Vignette portlets, and also created Cascading Style Sheet and other HTML components to complete the overall look and feel of the site. CSC supplied the hosting infrastructure and also helped develop a content authoring plan. From start to finish, the development phase took just six weeks to complete, and the Connector Web site rolled out on schedule in May 2007.

Web Site Features

The Connector Web site project encompassed the complete system development lifecycle — from vision through design to requirements definition, development, deployment and operations. It is a single application, but with many components and discrete pieces of content, including text, graphics, PDF, document links and video. It is designed to service the approximately 350,000 Massachusetts residents who must acquire and renew health insurance coverage under the new law. The Web site also contains links to related Web sites hosted by other state entities, contractors and the participating health insurance carriers (for doctor lookup).

Value to Massachusetts and the Health Care Industry

Within the first month of operation, 80 percent of all enrollments came through the Connector Web site. Since the Connector receives a fee for coverage placed through it with participating carriers, the portal has been critical to the Connector achieving self-sustainability. It is recognized as the destination and go-to service for Massachusetts health care reform and has been featured prominently in the Connector's media campaign and advertising for the new coverage plans created by the law.

The Commonwealth Connector Web site project was recognized as a winner of a 2007 InfoWorld 100 award by the InfoWorld Media Group at leading industry analyst International Data Group (IDG). According to IDG, "the annual awards honor IT projects that demonstrate the most creative use of cutting-edge technologies to further their business goals."



As more U.S. states, the federal government and other countries contemplate requiring or offering universal health insurance, the Connector and its trendsetting Web site are drawing attention as models that can deliver the coverage while encouraging individual responsibility and guaranteeing individual choice.

For more information, please contact us at healthcaresector@csc.com | 800.345.7672.

About CSC

The mission of CSC is to be a global leader in providing technology-enabled business solutions and services.

With the broadest range of capabilities, CSC offers clients the solutions they need to manage complexity, focus on core businesses, collaborate with partners and clients and improve operations.

CSC makes a special point of understanding its clients and provides experts with real-world experience to work with them. CSC is vendor independent, delivering solutions that best meet each client's unique requirements.

For more than 50 years, clients in industries and governments worldwide have trusted CSC with their business process and information systems outsourcing, systems integration and consulting needs.

The company trades on the New York Stock Exchange under the symbol "CSC."

CSC

3170 Fairview Park Drive
Falls Church, Virginia 22042
+1.800.345.7672
healthcaresector@csc.com
www.csc.com