DRAFT
HEALTH INSURANCE EXCHANGE FUNCTIONALITY DIAGRAM

Health Insurance Exchange (Exchange)

**Purpose:**
For small businesses and individuals to purchase qualified health plans. The Exchange will perform the following functions:

- Certify, decertify and recertify qualified health plans (QHP)
- Determine eligibility of individuals for subsidies and cost-sharing assistance
- Grant certifications of insurance or exemption from individual mandate
- Determine eligibility for other state subsidy programs such as Medicaid and the Children’s Health Insurance Program (CHIP)
- Assign a rating for each health plan

Web Portal Applications & Phone Hotline

- Facilitate choice of plans
- Inform and facilitate enrollment in Medicaid/CHIP
- Provide quality and cost information about choice

Qualified Health Plan Issuers

- Insurance companies

Navigator

- Assist Enrollment Outreach

Secretary HHS

Treasury

Homeland Security

Send and receive information about applicant citizenship and subsidy status