

Employee Choice Models and Working Group Criteria Matrix

Criteria by Category	Employee Choice Model				
	One Plan	One-Issuer / Multi-Tier	Mult-Issuer / One - Tier	Multi-Issuer / Multi-Tier	Full Menu
<b>Preserve / enhance group insurance</b>					
1. Increase or maintain employer offer					
2. Maintain employer contribution					
3. Increase employee take-up					
<b>Simplify Administration</b>					
4. Simplify administration for employers					
5. Simplify administration for employees					
6. Accommodate Exchange administrative burden					
<b>Control Costs</b>					
7. Affordability for employers and employees					
8. Minimize impact of adverse selection					
<b>Increase Choice</b>					
9. Increase meaningful choice					
10. Adequate choice to meet diverse health needs					
11. Maximize employee portability					
<b>Other</b>					
12. Protect older employees					
13. Encourage younger employees to take-up					
14. Minimize disruption/harm to existing market					

Illustration of Employee Choice Models for reference

**One Plan**

	Health Plan A	Health Plan B	Health Plan C	Health Plan D
Platinum				
Gold				
Silver				
Bronze				

**One-Issuer/Multi-Tier**

	Health Plan A	Health Plan B	Health Plan C	Health Plan D
Platinum				
Gold				
Silver				
Bronze				

**Multi-Issuer/One-Tier**

	Health Plan A	Health Plan B	Health Plan C	Health Plan D
Platinum				
Gold				
Silver				
Bronze				

**Multi-Issuer/Multi-Tier**

	Health Plan A	Health Plan B	Health Plan C	Health Plan D
Platinum				
Gold				
Silver				
Bronze				

**Full Menu**

	Health Plan A	Health Plan B	Health Plan C	Health Plan D
Platinum				
Gold				
Silver				
Bronze				

Employee Choice Models implemented by other State-based Exchanges

State-based Exchange	Employee Choice Model				
	One Plan	One-Issuer / Multi-Tier	Mult-Issuer / One - Tier	Multi-Issuer / Multi-Tier	Full Menu
Maryland		X	X		
Oregon	X	X	X		X
Connecticut	X	X	X		
California*			X		
Colorado**	X		X		
Minnesota	X		X		X
Massachusetts	X	X	X		
Vermont***			X		X
New York***			X		X

\* Recommended to the Board

\*\*More models were recommended to Board, models known to be approved shown

\*\*\*Leaning towards this choice decision, but may have not made an official policy decision yet