

## **2017 Health Insurance Exchanges: Lessons for the Online Health Insurance Marketplace** *Clear Choices Issues Grades for Each Exchange's Online Comparison-Shopping Experience*

WASHINGTON (January 31) -- Today, the last day of the Affordable Care Act's 2017 open enrollment period, the Clear Choices Campaign issued its second annual report card for the 12 state-based health insurance exchange websites and HealthCare.gov. A multi-stakeholder advocacy campaign, representing patients, providers, insurers, employers, and life science companies, Clear Choices is dedicated to improving health care transparency. DC Health Link topped the list scoring 92 out of 100. The average exchange website scored 66 out of a possible 100.

“Some exchanges are delivering a high-quality online comparison-shopping experience that allows consumers to evaluate key health plan details, such as provider networks and drug formularies” said Joel White, President of the Clear Choices Campaign. “But many exchanges still underperform,” added White, “perhaps because consumers have nowhere else to go to use their subsidy. Letting consumers purchase subsidy-eligible insurance across exchanges, via web brokers, and directly through insurer web sites will help foster competition and additional improvements.”

The report card and an accompanying white paper evaluated each exchange on eight primary features, including window-shopping tools, plan display pages, out-of-pocket cost calculators, integrated provider and drug directories, and website layout.

The best-in-class exchanges this year addressed most of the shortcomings cited in 2016's report. Improvements made by several exchanges, compared to 2016, have widened the quality gap between the best and worst performers.

Highlights include:

- Only three exchanges—**DC Health Link**, **Connect for Health Colorado**, and **HealthCare.gov**—offer all three decision-support tools considered the gold standard of informed consumer choice: an out-of-pocket cost calculator, integrated provider directory, and integrated drug directory.
- **DC Health Link** ranked first overall, scoring 92 out of a possible 100 points. The District of Columbia's exchange ranked best-in-class in six of the report's eight primary features.
- **HealthCare.gov** ranked third, scoring 81 out of 100. Hurting the site's score was its rudimentary out-of-pocket cost calculator and a default plan order that prioritizes premiums rather than total out-of-pocket consumer costs.
- Out of the 13 total exchange websites, eight now offer an out-of-pocket cost calculator, nine now offer complete website translation services into Spanish, and all now allow for anonymous browsing through a window-shopping tool, rather than requiring consumers to create an account or complete an application..

Based on conversations with exchange officials, enrollment promotion and peer pressure to adopt new and better tools drove web site improvements.

The report made a number of recommendations for next steps to improve the shopping experience, including:

- Allow states the flexibility to retain their exchanges.
- Challenge public exchanges to compete for business by allowing consumers to use their premium tax credits off the public exchanges -- in private venues that provide high quality comparison-shopping tools.
- Retain and improve the federal data hub as a resource for all private payers, public and private exchanges, and web-broker entities to verify eligibility for and prevent abuse of taxpayer premium subsidies. This will help foster subsidy portability.

“The elephant in the room this year is the possible repeal and replacement of the Affordable Care Act. Whatever comes next should build on the lessons learned from Obamacare's three-year experiment in buying health care in the digital age,” concluded White.

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To view the 2017 report card, please [click here](#).

To view the full white paper (including in-depth appraisals for each ACA exchange), please [click here](#).

### **About Clear Choices**

Founded in 2015 by the Council for Affordable Health Coverage, the [Clear Choices Campaign](#) is a multi-stakeholder advocacy campaign designed to promote health care transparency and offer better comparison shopping tools for consumers. Members include AARP, Aetna, HealthCare.com, Novo Nordisk, and the National Consumers League.