

Understanding Iowa Exchanges

What is the Difference Between the “Iowa Insurance Information Exchange”, “Iowa Health Benefit Exchange” and “Iowa Health Information Exchange”?

	Iowa Insurance Information Exchange	Iowa Health Benefit Exchange	Iowa Health Information Exchange
What is it?	The Iowa Insurance Information Exchange is a health insurance information clearinghouse.	The Iowa Health Benefit Exchange (IHBE) will offer a one-stop shopping venue for both individuals and employers to purchase and enroll in health care plans.	The Iowa Health Information Exchange (HIE) allows electronic health records data to be securely shared among health care providers (e.g., clinics, hospitals, pharmacies, etc).
Purpose	The Iowa Insurance Information Exchange will be a place where Iowans can obtain information about health care coverage that is available in Iowa. The information will include such information as healthcare providers including safety net providers, comparisons of benefits, premiums and out of pocket costs. The intention of the Iowa Insurance Information Exchange is to assist purchasers of health care coverage in making informed decisions when selecting health care coverage. The law directs the Iowa Insurance Division to establish and manage the Information Exchange.	The IHBE will offer consumers a choice of health plans and will allow Iowans to shop for a health plan at one location. In addition to shopping for a health plan, consumers will also be able to enroll in the plan from the same location. IHBE will also screen consumer eligibility for public health plans (Medicaid and hawk-i) and offer enrollment in these programs at the same time. Information on health care tax credits and subsidies will also be available and managed through the IHBE. The IHBE will also provide consumers with transparent information about plan provisions such as premium costs and covered benefits, as well as a plan’s performance in encouraging wellness, managing chronic illnesses, and improving consumer satisfaction. A Small Business Health Options Program (SHOP) Exchange will also need to be established or incorporated in the IHBE from which small businesses with up to 100 employees can obtain coverage for their employees.	Iowa’s HIE will allow providers to access vital patient information where and when it’s needed. With a connection to the HIE, providers will be able to share patients’ health information (e.g., medications, allergies, problem lists, clinical summaries, lab orders and results) with other Iowa providers, and eventually with providers across the nation through the nationwide health information network. The Iowa HIE will help improve the quality, safety and efficiency of patient-centered care and population health in Iowa.
History	The Iowa Insurance Information Exchange was initially created as a recommendation to Iowa’s legislature in 2009 by the Legislative Health Care Coverage Commission. The recommendation was later drafted in legislation and was passed within Senate File 2356 during the 2010 legislative session.	The Patient Protection and Affordable Care Act (PPACA) is a federal statute that was signed into law on March 23, 2010. Health Benefit Exchanges are a tenant of the PPACA legislation. Iowa is currently in the planning process of assessing the needs for and creating the IHBE.	The Iowa Legislature created the e-Health Executive Committee and Advisory Council in 2008. The committee and council, in partnership with the Iowa Department of Public Health, provide guidance and oversight of Iowa’s HIE.
Implementation Timeline	Senate File 2356 directs that the plan of operation for the Iowa Insurance Information Exchange is to be established by January 2011.	On September 30, Iowa received a grant from the federal government to start planning for IHBE. States will need to have state run exchanges operational by January 2014, or the federal government will operate an exchange for the state.	In 2010, IDPH was awarded \$8,375,000 of ARRA funding through a 4-year cooperative agreement program with the U.S. Dept. of Health & Human Services, to plan and implement Iowa’s HIE. The HIE will begin exchanging patient information in 2011.