



## Health Insurance Exchanges

### The Original Health Insurance Exchange: The Massachusetts Connector

Dell has a long history in building and operating health insurance exchanges, starting with the Massachusetts Connector. Since 2008, we have operated the customer contact center supporting Commonwealth Choice, the largest Connector program, with over 170,000 active members. We also maintain the Connector's enrollment and shopping portal, and provide premium billing and payment receipt services.

The Connector has in many ways served as the model for the exchange components of the Patient Protection and Affordable Care Act (PPACA), and as a laboratory for new concepts and solutions.

### Connect through Health Insurance Exchanges

Health Insurance Exchanges connect consumers, employers, and employees with health plans and government payers. Dell builds solutions for its public and private customers to make these connections possible.

### New ways to interact with customers?

In this new world, health plans will be required to treat individuals as consumers, and will find multiple channels to take their products to market.

#### Customers



- Need new tools to shop / compare
- Demand a commercial level of service
- Move frequently between coverage / subsidy categories
- Open to a new relationship with healthcare

#### Exchanges



- Private and public options for consumers and employers
- Connect to additional subsidy programs (e.g., nutrition assistance)
- Drive transparency and competition

#### Health Plans

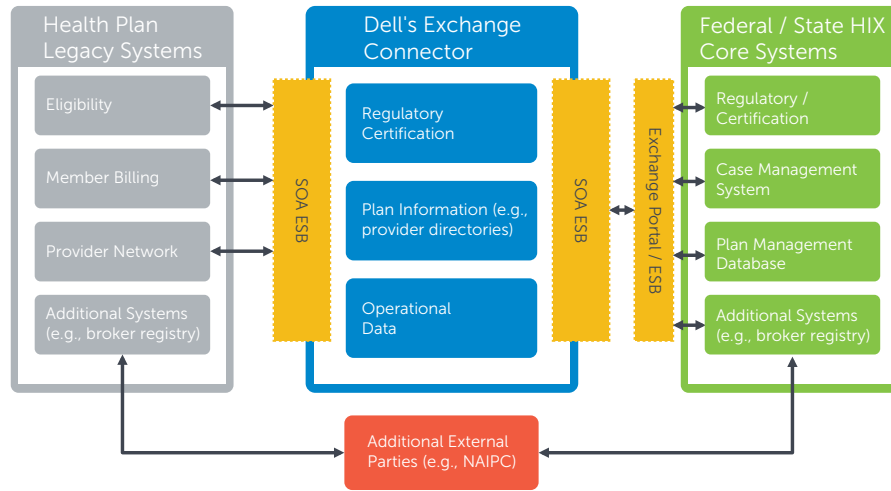


- Working to connect across multiple exchange channels
- Driving profitable business regardless of channel
- Exploring new channel relationships

# Health Insurance Exchanges

## Solutions for Health Plans: Dell Exchange Connector

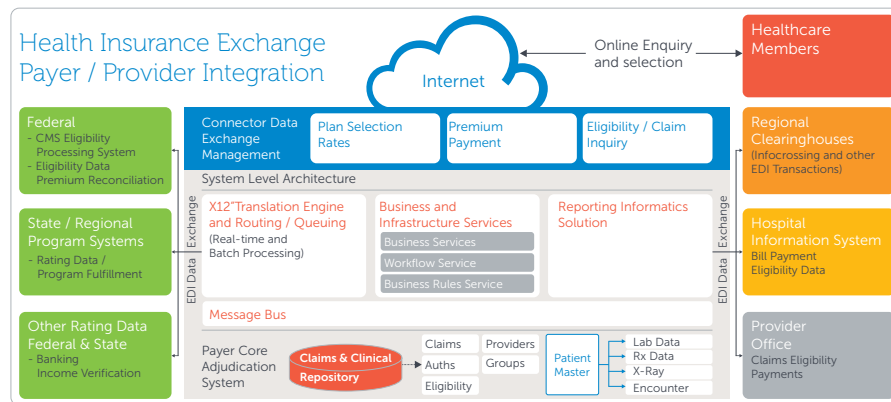
Dell has solutions to help health plans operate in this new world. Health plans will need to connect to multiple public and private exchanges, including state-sponsored, employer retiree, and other private exchanges. Dell's Exchange Connector provides the ability to stay connected to these public and private exchanges with a Service Oriented Architecture (SOA)-based platform that enables health plans to publish once to multiple exchange platforms.



## Solutions for Health Plans: Dell Private Exchange

Our solution is modular in nature, providing us the flexibility from a functional, technical, and process perspective to enable us to interface with healthcare payer internal systems and with the federal and multiple state healthcare exchanges.

Based on federal HIX guidance, we recognize that health plans will have multiple connection points with Exchanges. Plans will need to construct an architecture as generally depicted in the figure below or leverage their existing architecture to connect with the Exchange. Some of the functions represented in the federal or state HIX may be duplicated within the health plan's own architecture where such functionality is either shared (as may be the case with billing) or have a different approach for the small business exchange (also known as SHOP, or Small Business Health Options Program) and individual exchanges (also known as American Health Benefit Exchanges, or AHBEs) in that market.



We offer tools and solutions that can easily be integrated with the health plan's existing hardware and software or can be used in a stand-alone mode as appropriate based on the health plan's needs. These tools have enabled successful integration with local and national interfaces with such entities as CMS for eligibility/payment data, Medicare/Medicaid claims reimbursement systems using industry standard protocols such as X12, and other similar protocols.

Let Dell help you understand the impacts of exchanges on your current solutions, and provide a way to connect them — quickly and easily — via the Dell Exchange Connector.

**For more information about any of our services, please contact your Dell representative or visit [dell.com/services](http://dell.com/services)**



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