

## About Us



### The CaliforniaChoice® Health Insurance Exchange

CaliforniaChoice was approved by the state of California in 1996 to deliver small group Health Insurance Exchange services to the state's diverse population.

CaliforniaChoice works with licensed insurance brokers who provide sales and enrollment services.

Employers establish a monthly 'voucher' like contribution amount, which allows each employee to make individual selections from a wide range of benefits and price points on an Employee Choice basis.

Employees can choose the coverage that specifically fit their needs, such as:

- Health Plan selection
- HMO, PPO and HSA choices as well as a full range of dental, vision, life, chiropractic/acupuncture and related ancillary options.
- Premium/benefit level
- Doctor network
- Formulary

Participating Health Plans include Blue Shield of California, CIGNA, Health Net, Kaiser Permanente, Sharp Health Plan and Western Health Advantage (Anthem Blue Cross will be available in June 2010). CaliforniaChoice offers online and print enrollment processes, provider and formulary comparison guides, and single source administration.

Through 2008, 10,000 employer groups representing 200,000 employees and dependents accessed their health coverage through the CaliforniaChoice Exchange. Over 40% of CaliforniaChoice subscribing groups had previously been uninsured.

Beyond the initial enrollment process, CaliforniaChoice administers ongoing coverage with services that include billing, remitting premium to health plans, sending eligibility data to health plan systems via HIPAA secure EDI electronic channel and managing member service calls and renewals.

Since its inception, over 19 million member months of coverage have been administered by *CaliforniaChoice*.

*CaliforniaChoice* is part of The Word & Brown Companies, which are headquartered in Orange, California. During its more than 25-year-span, The Word & Brown Companies has become the nation's recognized leader in developing and offering innovative technology and health benefit plan models, as well as the nation's most sophisticated employee benefits services to companies of all sizes.

For more on *CaliforniaChoice*,  
please visit their administrator's site at [www.choiceadmin.com](http://www.choiceadmin.com).

## **Ron Goldstein** President, **CHOICE Administrators®**



### **The CaliforniaChoice Health Insurance Exchange**

Ron Goldstein is President of Orange, California based *CHOICE* Administrators, the administrative arm of the CaliforniaChoice Exchange. Goldstein has been a leading architect in the creation and acceptance of group employee-choice Health Insurance Exchanges. He currently is responsible for a series of health programs including America's longest-standing, state-approved Exchange, CaliforniaChoice.

With a background spanning more than 28 years in the health insurance industry, Goldstein began his career in 1981 with John Hancock Insurance where he rapidly ascended to a leadership position focused on the medical disability field. His next position was with Dun & Bradstreet Plan Services, a national health insurance Administrator. He spent seven years there, ultimately attaining the position of Regional Vice President and was responsible for group and individual health products for the Western United States.

In 1990, Goldstein joined Word & Brown General Agency as Vice President of general agency operations, and earned the coveted NAHU Golden Eagle for Management award. In 1996, he was named Senior Vice President of the Word & Brown Companies' newly launched CaliforniaChoice Exchange. In this role, Goldstein conceptualized and designed the defined-contribution model for CaliforniaChoice, which allowed the company to emerge as the nation's leading employee choice Health Insurance Exchange for small and mid-size group's healthcare benefits.

In 2003, Goldstein was appointed President of *CHOICE* Administrators, a Word & Brown Company that was organized to administer the CaliforniaChoice Exchange and other related health programs including, CaliforniaChoice 51+, Kaiser Permanente Choice Solution, HSA California®, Contractor's Choice® and Choice Builder, the nation's first dental and ancillary Exchange.

To support the employee-choice mission of CaliforniaChoice, Goldstein has overseen the development of a number of innovative consumer decision support tools that includes cross-referenced provider and formulary guides, enrollment budget planning tools and an online enrollment engine that supports multiple benefit choices from multiple plans. Through 2008, CaliforniaChoice served over 10,000 employers representing more than 200,000 members and has administered over 19 million member months of Exchange coverage since its inception.

For further information, please visit [www.choiceadmin.com](http://www.choiceadmin.com).