

Integrated Exchange Model



CaliforniaChoice®, a Word & Brown Company, is a health insurance Exchange serving small groups (2-50 employees) and mid-market groups (51-199). CaliforniaChoice was approved by the state in 1996 and has operated successfully since that time and is now approaching 20 million member months of administered Exchange coverage for the people of California.

The Word & Brown Companies are leaders in the following Exchange areas :

- Individual and Family health online quoting and enrollment (processed 2.5 million individual proposals in 2009)
- Small Group / Mid-Market Exchange (nearly 20 million member months of Exchange administration)
- COBRA Administration (one of America's largest COBRA administrators currently administering ARRA subsidies; integrates with CaliforniaChoice)
- Medicare evaluation and enrollment
- Flex Administration
- Links to HFP
- Ancillary Exchange (dental, vision, chiropractic / acupuncture, life, payroll; on employer sponsored or individual voluntary basis)

These sister-company offerings are built on proprietary platforms that speak to each other and can support a fully integrated 'cradle-to-grave' Exchange platform.

The health coverage needs of people change as their lives change. A person can go from an employee under a group plan to a COBRA participant, to a purchaser of individual coverage to the owner of a start-up group, all within the course of a year. And people move to new service areas, get married, have children, divorce, adopt, etc. And with each change, they need ongoing administrative support.

CaliforniaChoice believes that an Exchange should offer an integrated continuum of products on a single platform with knowledgeable service support to assure Californians of access to the appropriate coverage without being bounced around from one 800 number to the next.