

Proposed Future Policy Focus

Think outside the policy box to materially improve the user experience

Why: We cannot rely solely on technology to untangle the user experience – bold policy actions must be taken to realize comprehensive improvements

How: Strategically align program requirements and reduce administrative burden on consumers, carriers, support channels, and agencies governing programs

What:

- Rules alignment between APTC/CSR and Medicaid/CHP+
 - Income calculations & verifications
- SEP verifications
 - Simplify documentation requirements for consumers & carriers
- Exchange noticing
 - Separate/remove legal language as much as possible
 - Eliminate all paper correspondence unless specified by consumer
 - Add more language options