

# National Indian Health Board



March 11, 2013

## Final Verdict: Health Insurance Marketplaces

Health Insurance Marketplaces, previously referred to as Exchanges, are marketplaces where individuals can shop for insurance plans for the most affordable option among competing insurance companies. If states choose not to establish a state exchange, they can choose to partner with the federal government in a partnership exchange to share operation functions. States who choose neither will be defaulted to a federally facilitated exchange (FFE), in which the U.S. Department of Health and Human Services (HHS) will run the exchange.

Below is a breakdown of what each state decided. The final deadlines for states to decide whether to establish a state or partnership exchange have passed. Those who did not announce a decision were automatically defaulted to a FFE.

\*Please note that the states in bold have federally recognized Tribes.

### STATE PARTNERSHIP EXCHANGES:

The following states have been conditionally approved states for state partnership. HHS Secretary Kathleen Sebelius, after reviewing state applications for a state or partnership exchange, grants conditional approval and provides the information states need to guide their continued work.

- Arkansas, **Delaware, Idaho, Iowa, Michigan**, New Hampshire, and West Virginia

### STATE EXCHANGES:

The following states have been conditionally approved by HHS Secretary Kathleen Sebelius for establishing a state exchange:

- **California, Colorado, Connecticut**, District of Columbia, Hawaii, **Idaho**, Kentucky, Maryland, **Massachusetts, Minnesota, Nevada, New Mexico, New York, Oregon, Rhode Island, Utah**, Vermont, **Washington**

### FEDERALLY FACILITATED EXCHANGES (FFE):

The states that are defaulting to a federally facilitated exchange include:

- **Alabama, Alaska, Arizona, Florida**, Georgia, Indiana, **Kansas, Louisiana, Maine, Mississippi**, Missouri, **Montana, Nebraska, North Dakota**, New Jersey, **North Carolina, Ohio, Oklahoma**, Pennsylvania, **South Carolina, South Dakota**, Tennessee, **Texas**, Virginia, **Wisconsin, Wyoming**