

**STATE OF OHIO
DEPARTMENT OF INSURANCE**

SCOPE OF WORK

IT GAP ANALYSIS *for an* OHIO HEALTH INSURANCE EXCHANGE

July thru September, 2011

The gap analysis shall provide the below four major summary components:

DELIVERABLE #1: A comparison of the current State of Ohio infrastructure to the new requirements mandated for implementation by January 1, 2014 under the ACA for each section below;

DELIVERABLE #2: Potential solution(s) for eliminating gaps or duplicative efforts between the current infrastructure and ACA requirements if Ohio pursues an Ohio Exchange;

DELIVERABLE #3: Potential solution(s) for interfacing Ohio's systems, including the Medicaid and CHIP eligibility system (CRISe), with the federal Exchange if Ohio does not pursue an Ohio Exchange;

DELIVERABLE #4: For each of the potential solutions identified in Deliverable #2 and Deliverable #3, detailed information regarding the following items:

- Total State Resource Cost Estimates
- Total Contractual (Vendor) Cost Estimates
- Total Estimated Cost
- Financing Options for the Technology Infrastructure
- Capacity Readiness to Meet ACA Timeline
- Risks (Complexity, Control, Known vs. Unknown, Time, Costs, Performance, Strategic Alignment, Consumer Acceptance, Remaining Useful Technology Life, etc.)

In addition to the above four major summary components (deliverables), the gap analysis shall specifically examine and incorporate into the deliverables the following:

1.) Business requirements for the Exchange system:

- Medicaid/CHIP changes to eligibility under ACA.
- Provision of subsidized Exchange products and testing for the eligibility of these subsidies.
- Non-subsidized Exchange products including business requirements for selecting and enrolling in health insurance plans.
- Small Business Health Option Program (SHOP) requirements including selecting and enrolling in a health insurance plan, and billing and collection of premiums.
- Expanding ODI's Application Programming Interface (API) which currently pulls in all Ohio product filing from SERFF (System for Electronic Rate and Form Filing) to support a front end to Ohio's Exchange.

- 2.) Interface requirements for the Exchange system need to be explored, particularly as they require the system to find the consumer's personal data and pull it from another system into the eligibility component of the Exchange. The analysis shall identify the most effective and efficient means of meeting these interface requirements and focus on:**
 - Required federal interfaces; Internal Revenue Service (IRS), Social Security Administration (SSA), and Homeland Security;
 - Other federal interfaces including Public Assistance Reporting Information System (PARIS), Electronic Verification of Vital Events (EVVE);
 - Other interfaces including Vital Records, Base Wage, Unemployment Insurance, New Hire File;
 - Expansion of ODI's Application Programming Interface (API) which currently pulls in all Ohio product filing from SERFF (System for Electronic Rate and Form Filing) to meet Exchange requirements;
 - Business requirements for the system to communicate through the various interfaces mentioned above;
 - Opportunities to leverage investments to work toward a single eligibility system.
- 3.) The challenges and solutions related to making real time decisions, particularly as they relate to collection of documentation required to make a determination of eligibility.**
- 4.) The business requirements for providing commercial product information for a market organizer (aggregator) model.**
- 5.) Business requirements for customer support functionality, including navigation and issue resolution through the process.**
- 6.) Identification of necessary steps to ensure that security and privacy requirements are met as required by all relevant HIPAA, Federal and State of Ohio laws; and identify recommended changes to State of Ohio policies or rules regarding the collection, storage or use of private citizen data that may be needed to implement an Exchange.**
- 7.) Projections of the scalability of the current infrastructure to meet significantly expanded population growth under ACA.**
- 8.) Evaluation of current system performance and steps to ensure sufficient performance to meet the requirements of the Exchange.**
- 9.) Analysis of reporting requirements under ACA, current reporting capabilities and solutions for meeting reporting requirements.**
- 10.) Consideration of the current infrastructure and the ACA requirements for an Exchange.**
- 11.) Analysis of the risks associated with this effort and among potential options. These options should include, but are not limited to:**
 - **Expansion of current infrastructure to create an Exchange**

- **Development of a new system to manage the various components of the Exchange**
- **Developing an interface between Ohio's eligibility infrastructure and a federally operated Exchange.**

12.) Potential costs for potential solutions and options.

13.) Resources required for the implementation of potential solutions for clear guidance on the State's allocation.

14.) Timeline for development and implementation of potential solutions and options.