

# Integration and Data Exchange Challenges of Implementing Healthcare Insurance Exchange

# Agenda

- Introductions of Panelists
- Health Insurance Exchanges – Unique Data Challenge
- Perspective of Exchange CIO
- Perspective of Health Plan CIO
- Perspective of System Integrator
- Summation

# Three Key Data Stakeholders

- Health Insurance Exchange and supporting State Agencies
  - Kevin Yang, CIO, Maryland Health Benefit Exchange
- Insurance Plans (Carriers)
  - Mike Willis, CIO, Mid Atlantic Kaiser Foundation Health
  - Pradeep Goel, CEO, EngagePoint (MD, MN, AR)

# Unique Data Challenge

- Health Insurance Exchanges face a unique and challenging data environment
- State systems are typically monolithic and contain all the data they need within their data model
  - If external data is required, it is typically transferred in using ETL/batch files
- Health Insurance Exchanges on the other hand require constant external data exchanges to function
  - Federal data
  - Health and welfare programs and eligibility data
  - Carrier data

# Impact of Data Requirements

- Much of the data needed by the Health Insurance Exchanges can NOT be replicated
  - Data ownership is outside of the Exchange
  - Data is constantly changing
- Exchange is both a publisher and consumer of data
  - Exchange consumes eligibility, income and enrollment data
  - Exchange needs to publish eligibility, enrollment, payment, service and life event data (plus more)

# Kevin Yang

CIO, Maryland Health Benefits Exchange

# Mike Willis

CIO, Mid Atlantic Kaiser Foundation Health  
Plan

# Pradeep Goel

CEO, EngagePoint, Inc.



# System Integration Perspective

- System integration for the Exchange represents need for data management
  - Data aggregation
    - Real time and batch
  - Data normalization
    - Data at rest and in motion
  - Data retention
    - Replication versus federated access
  - Data publishing
    - External systems in batch and real-time
  - Data registry
    - Data resides in multiple places but context changes
    - Golden record is needed but is likely a virtual record
- Exchange is fundamentally a horizontal, data aggregation, normalization and publication platform

# Summation

- Health Insurance Exchange/Marketplace is forcing an adoption and modification of data governance practices
  - Real time publishing and consumption versus traditional batch
  - Data ownership and data purpose
  - Data sharing agreements and data security
  - Who has and owns the golden record
  - Data aggregation and abstraction methods