Appendix F
4119Z1

State of Nebraska
Department of Insurance

Request for Proposal
Individual and SHOP Use Cases

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Individual Use Cases

1. Sally is a working mother. Sally's employer does not offer health insurance. Her annual income is $24,000. Sally is not sure if she is eligible for Medicaid or a tax credit so she calls the Exchange line.

2. Nancy is a full-time student with no income.

3. Grandma Jane is 66 years old and is eligible for Medicare. Her grandchild, Lucy, is a non-tax dependent and is eligible for CHIP. The household FPL is 147%.

Family Use Cases

1. A family of four. Joe (the husband) has a job in which his employer offered individual insurance. Joe's annual income is $45,000. Joe's wife is a stay-at-home mother. Joe's children may be eligible for CHIP. Each person in the family applies at the same time but goes through the process individually.

2. James (the husband) has employee-sponsored coverage. Rebecca (the wife) is expecting a child. James and Rebecca have another child who is SSI Disabled. The family's FPL is 184%.

3. A family of three. John (the husband) has employee-sponsored coverage. John and Lynne (the wife) have one child who is SSI Disabled. The family's FPL is 90%.

4. A family of two. Mark (the husband) belongs to a tribe that is not federally-recognized. Sally (the wife) belongs to a tribe that is federally-recognized. The family's FPL is 125%.

5. A family of four. Carol (the wife) has employee-sponsored coverage. Tony (the husband) is a legal non-citizen. Tony and Carol have two children and the two children are not on CHIP. The family's FPL is 115%.

6. A family of four is qualified for QHP. The family's FPL is 399%.

7. Dan (the father) and Maureen (the mother) are divorced parents of two children. Maureen is in Iowa under the Iowa Exchange, and one child will be with the mother in the Iowa Exchange. Dan is eligible for tax credit and QHP, and the other child is eligible for tax credit and QHP. The mother and child's FPL is 139%. The father and child's FPL is 250%.

8. Larry (the father) has no coverage through work. Jenny (the mother) is pregnant. Larry and Jenny already have two children – 1 child is disabled, the other child is not. The family's FPL is 139%.

9. Esther (the grandmother) has no employee coverage. Esther's daughter, Mary, is a 20 year old student. Mary has a daughter. Both the daughter and granddaughter are tax dependents. The grandmother's FPL is 275%. The daughter's FPL is 100%.

10. A family of four. Harold (the husband) has employee-only insurance through employer and there is no family coverage available. Harold's annual income is $45,000. Sandy (the wife) is a stay-at-home mother. Harold and Sandy have two children. The two children may be eligible for CHIP. In this case, the wife calls the Exchange line to seek coverage for herself and her kids.

11. A family of four. Bill (the husband) has employee-only insurance through employer. Bill's annual income is $45,000. Marge (the wife) is enrolled in individual QHP. Marge and Bill have two children. The two children are covered under CHIP. In this case, Marge received a notice from her QHP issuer saying she didn't pay her last bill, but she thinks she did. Marge calls the Exchange line to resolve the issue.

12. A family of four. Homer (the husband) just had his job cut back to part-time. Homer also lost the insurance he had through his employer. Homer's annual income is now $25,000. Becky (the wife) is still covered under an individual QHP. The children are covered under CHIP. In this case, the wife calls the Exchange line to get Homer enrolled in a QHP.

13. A family of four. Peter (the husband) just got a new job at a manufacturer and is now eligible for family coverage. Peter's annual income is $55,000. Sara (the wife) is covered under an individual QHP. Peter and Sara have two children and they are covered under CHIP. In this case, Sara calls the Exchange line. Peter will be covering the whole family in his new employer's plan and Sara needs to cancel her and Peter's QHPs.

SHOP Use Cases

SHOP 1

1. A. Janet owns a small business with 13 full time employees and 3 part time employees. She purchased group health insurance for all her fulltime employees for the current year, and for next year would like to let her employees purchase insurance on the Exchange. She goes to the Exchange website to determine her options and set up her company's coverage.

1. B. Harold is one of Janet's fulltime employees. He currently covers his wife and two children on his company's current health plan and will cover them next year under the new Exchange plan, and he goes to the Exchange web site to enroll.

1. C. Sandra is another of Janet's full-time employees. She needs to cover just herself in a health plan, and she calls the Exchange's call center to get help enrolling.

SHOP 2

2. A. Midway through the year, Janet hires a full-time employee (Alice) and needs to add her to her company's roster as eligible for health insurance coverage. She goes to the Exchange web site to do this.

2. B. Alice goes to the website to sign up for coverage for herself.

SHOP 3

3. A. Harold (a full-time employee enrolled in a company-sponsored health plan), leaves Janet's company in June. When she goes to pay her July health insurance premium, she notices that Harold is still on the bill and goes to the Exchange web site to get him removed from coverage and the bill adjusted.

SHOP 4

4. A. In August, Janet decides to no longer provide health coverage for her employees. She calls the Exchange call center to terminate coverage. (Note: This use case should cover the process by which coverage is terminated and how employees received notifications from the Exchange).

4. B. Alice receives notification that her coverage through her employee has been canceled. She goes to the Exchange web site to enroll in individual coverage for herself.