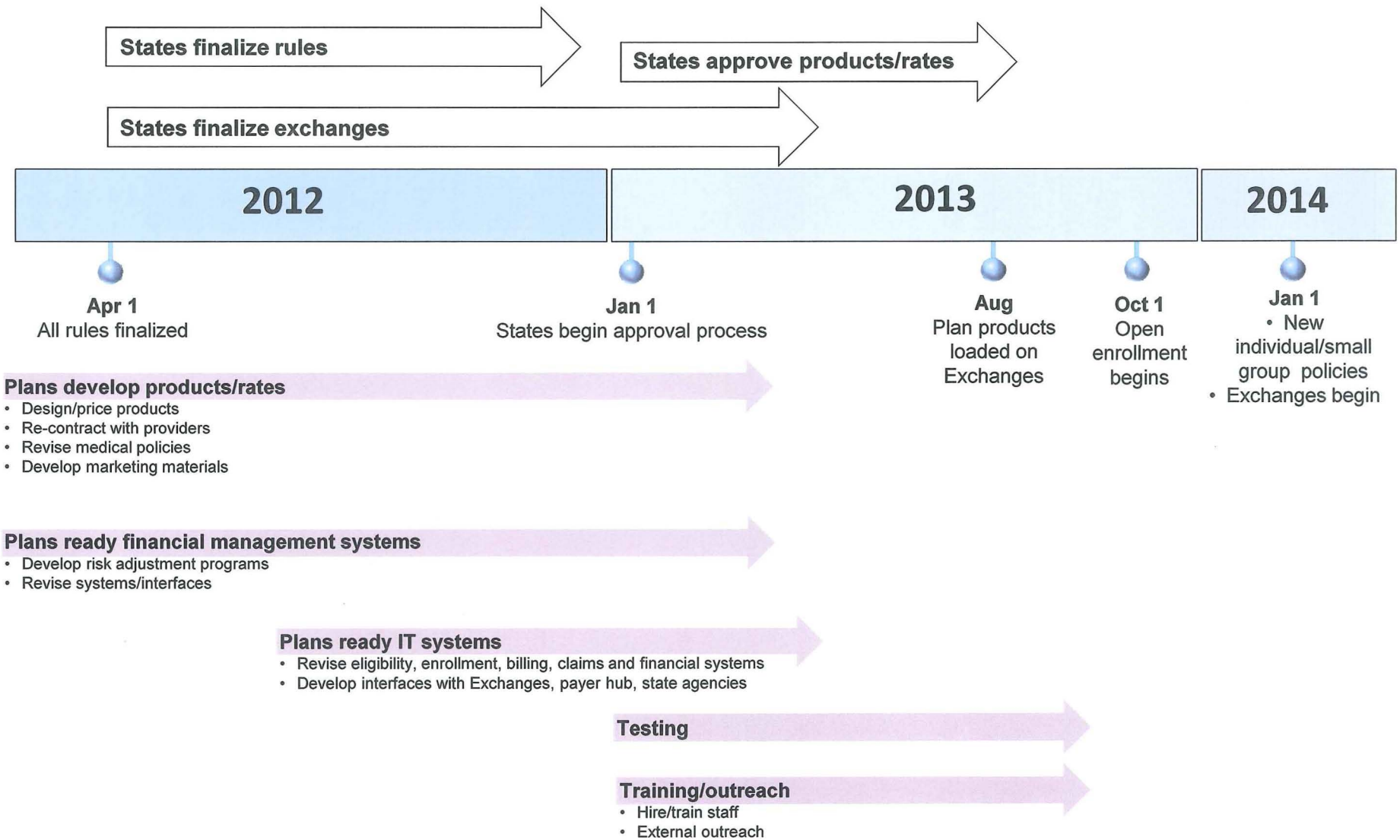


Release of Final Regs Critical to Successful ACA Implementation



Interwoven Nature of ACA Requirements

Many Functions Impacted

ACA Provision	Products	Network Mgt	Actuarial & Underwriting	Claims Processing	Sales Marketing	Medical Mgt	Enrollment & Billing	Finance	Customer Service	IT/IS
Insurance Reforms	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Exchanges	✓	✓	✓	✓	✓		✓	✓	✓	✓
Essential Benefits	✓	✓	✓	✓	✓	✓			✓	✓
Subsidies/ Cost Sharing	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Risk Adjustment	✓	✓	✓	✓		✓		✓		✓