The Obamacare Hub - Transfer of Data and Dollars

"the largest consolidation of personal data in the history of the republic." ***USA Today***

Step 1

Person or employer enters private data into Exchange (government web portal).

Step 2

State's website portal sends entered data to **Federal Data Services Hub and other state data sources** (Medicaid, Revenue, Health, etc.) and requests data from state data sources and the Hub.

Federal Data Services Hub
(Central Server)

Makes Data Transfers:

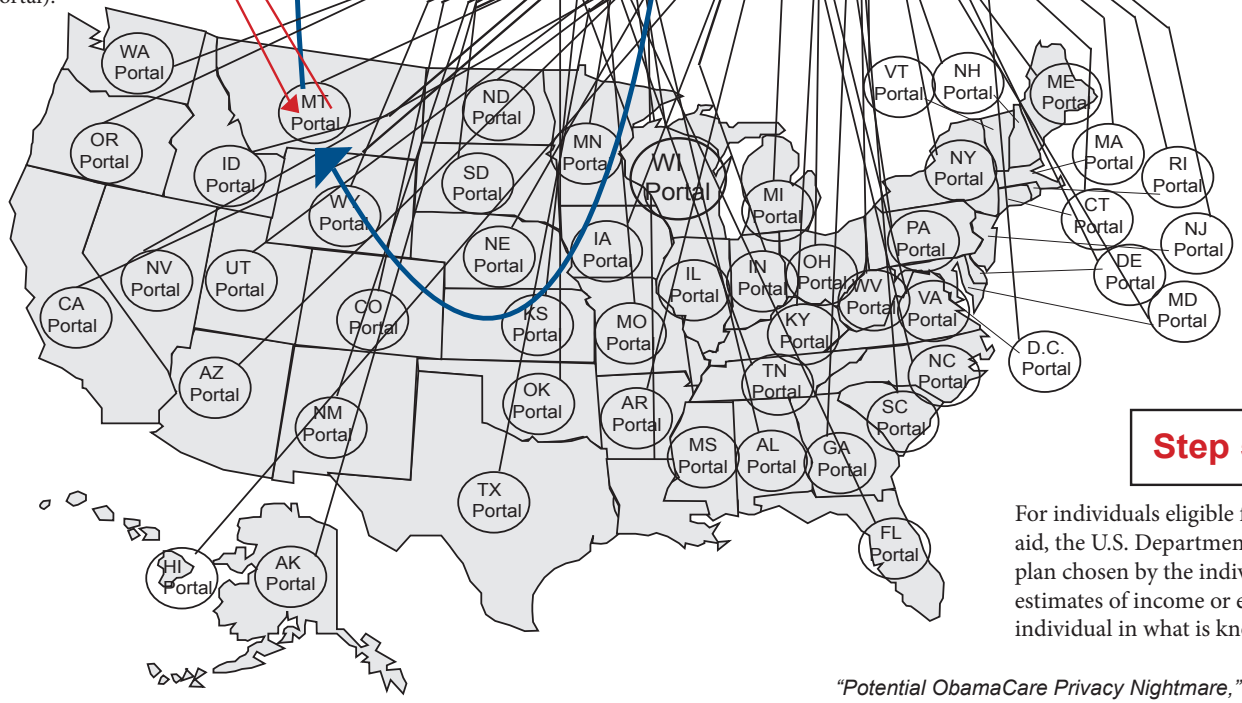
- Tax Information
- Income
- Employment
- Patient Medical Records
- Social Security No.
- Welfare Information
- Family Size
- Demographic Data (e.g. address, birthdate, age)

Step 3

To transfer and validate person's or employer's data, the Hub connects with the federal government and then transfers data back to the state Exchange.

Step 4

The Exchange (website portal), using data from state sources and the Hub, approves or does not approve individual or Employer for coverage, including access to premium subsidies.



FEDERAL GOVERNMENT

Dept. of Justice
Checks Imprisonment Status and Criminal History

Social Security Admin.
- Validates Social Security Number
- Validates Birth
- Validates the person has not died

Dept. of Homeland Security
- Checks Citizenship Status

Health & Human Services
- Checks Enrollment or Eligibility for Entitlement Programs
- Collects/analyzes medical data

IRS and Treasury Dept.
- Verifies Employment Status
- Individual Income Status
- Determines Premium Subsidies

Health Plan A | Health Plan B | Health Plan C | Health Plan D

Step 5

For individuals eligible for taxpayer-funded federal premium subsidies or Medicaid, the U.S. Department of Treasury will transfer the funds directly to the health plan chosen by the individual. NOTE: If health plans are overpaid due to inaccurate estimates of income or employment status, the IRS will seek repayment from the individual in what is known as a "clawback."

"Potential ObamaCare Privacy Nightmare," Paul Howard & Stephen Parente, USA Today, December 6, 2012.
"PPACA; Standards Related to Reinsurance, Risk Corridors and Risk Adjustment; Final Rule," Dept. of HHS, March 23, 2012.
"All Payer Claims Database Roles and Requirements," United HealthCare, July 31, 2012.
"Federal Exchange Program System Data Services Hub Statement of Work," Centers for Medicare & Medicaid Services, Dept. of HHS, July 15, 2011.

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