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**New Guide to Health Reform Now Available  
to Employers Throughout California**

***Important Booklet from CHOICE Administrators® Helps Employers Prepare  
for Dramatic Changes Including the Mandating of Health Insurance Exchanges by 2014***

(ORANGE, CA – July 29, 2010) — A new booklet designed to help California employers understand and prepare for the dramatic changes being brought about by health reform is now available to business owners throughout the state, free of charge. It can be obtained by contacting [marketing@choiceadmin.com](mailto:marketing@choiceadmin.com).

The booklet has been prepared by The Word & Brown Companies, *CHOICE* Administrators® Exchanges' parent company and the nation's leading developer and administrator of consumer-choice health insurance exchange models.

“Our goal is to provide simple answers to health reform’s complex issues so that employers better understand the principal changes that are coming about,” said *CHOICE* Administrators President Ron Goldstein. “It is important that employers get ready for these changes, take advantage of new tax benefits and tax credits, and prepare for the new employer requirements as established by law.”

One of the most significant aspects of health reform, as discussed in the new booklet, is the mandating that every state establish a health insurance exchange by January 1, 2014. Such programs promote choice and make health insurance more affordable by allowing an individual or small business to compare the costs and benefits of various health plans while accessing available subsidies and tax credits.

*CHOICE* Administrators has been successfully operating such exchange models since 1996; and its flagship product, *CaliforniaChoice*®, is America’s oldest and most respected healthcare exchange for the small and mid-size employer market. “This experience provides us with a unique view on the future of the marketplace, and that perspective is a big part of what we want to share with employers through this Health Reform Guide,” said Goldstein.

***(More)***

The new guide also provides answers to such questions as “Will my current health plan benefits change?”... “Will I pay more or less for insurance coverage?” ... “Will I be required to provide employees with health insurance?” In addition, the guide includes a simple time line of “What happens when ...” along with the “10 things every employer should know about health reform.”

Goldstein recognizes that a great many parts to the new legislation have yet to be worked out, with many awaiting procedural guidelines from various government agencies, including the state. So while he believes that it’s not too soon for employers to become educated and aware of the changes, he strongly urges that employers work with a licensed health insurance broker to help in the process. “Ultimately working with a licensed and trusted broker is the best way to make sure that business is properly prepared for the new realities. Brokers can also answer any questions regarding changes to benefits, how to select the right health plan, and how to keep your employees and your business healthy and strong,” he says.

*CHOICE Administrators*<sup>®</sup> Exchanges is the nation's leader in developing and administering health insurance exchanges. Currently serving more than 10,500 employers and more than 180,000 members, *CHOICE Administrators* is a division of The Word & Brown Companies, the nation's leading developer and administrator of consumer-choice exchange models. Among the products currently operated by *CHOICE Administrators* are the California*Choice*<sup>®</sup> small group (2-50 employees) and mid-market (51+) private exchanges and Quotit, one of the nation’s largest individual/family proposal and online enrollment systems that generated 2.5 million individual health quotes in 2009. Further information may be obtained at [www.choicadmin.com](http://www.choicadmin.com).

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