



COMMONWEALTH OF KENTUCKY
OFFICE OF THE GOVERNOR

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November 14, 2012

Mr. Gary Cohen
Director, Office of Consumer Information and Insurance Oversight
Department of Health and Human Services
200 Independence Avenue, SW
Washington, DC 20201

Re: State of Kentucky Declaration Letter

Dear Mr. Cohen:

This letter serves as notice of Kentucky's intent to establish a State-Based Health Benefit Exchange in the Commonwealth of Kentucky, as outlined in the Affordable Care Act. This Exchange will facilitate the purchase and sale of health insurance for individuals and small businesses, provide one-stop shopping for health consumers to enroll in qualified health plans or other federal and state health care plans, and will provide tax credits and cost-sharing reductions for qualified businesses and individuals.

Since the law was signed, my administration has been contacted by interest groups representing employers, health insurers, insurance agents, health care providers and health care advocates. All have expressed support for the Commonwealth operating its own Exchange.

As a result, Kentucky has been systematically preparing to meet the implementation deadlines set forth in the law. With significant federal grant funding, a great deal of preliminary work has already been accomplished to establish the Exchange.

Carrie Banahan has been authorized to act as Kentucky's primary point of contact and is authorized to bind the Commonwealth of Kentucky with the Department of Health and Human Services (HHS) regarding Kentucky's Exchange. Ms. Banahan will be completing and signing our Exchange application.

We look forward to working with HHS on establishing a State-Based Health Benefit Exchange.

Sincerely,

A handwritten signature in black ink, appearing to read "Steven L. Beshear".

Steven L. Beshear