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## **ADP Launches Private Exchange**

### **Partnership With GoHealth Brings Public Exchange Plans to Employers**

ROSELAND, NJ -- (Marketwired) -- 08/06/15 -- ADP<sup>®</sup> today announced the launch of the ADP Private Exchange, a benefits administration technology platform supported by human capital management systems.

"The Affordable Care Act has led employers to fundamentally reconsider every element of workforce management and shifted their focus toward, what I like to call, the three Cs of cost, compliance and consumerism," said Gerry Leonard, president, ADP Benefits Services. "Many companies today are exploring new models for administering health benefits to their employees and looking for innovative ways to reduce the cost of their health care plans in order to avoid the 'Cadillac' Excise Tax that will be imposed in 2018. Together with our partners, ADP is committed to helping employers build and implement an Exchange strategy that can control costs, engage their employees and enable ACA compliance."

As part of its Exchange strategy, ADP has created a partnership with GoHealth, a company that powers a private health insurance Exchange and is approved by the federal government to sell subsidized health insurance plans under the Affordable Care Act (ACA). GoHealth will play an integral part in servicing ADP's employer clients with part-time, temporary or contract workers who are typically ineligible for employer-sponsored health insurance. Through this partnership employees can apply for subsidies (which can lower the cost of premium payments and out-of-pocket costs), easily compare plans and prices offered on the Public Exchange (or other individual health options that are not offered on the Public Exchange), and can receive expert advice from licensed advisors.

Until now, many employers either did nothing or directed their workers who do not qualify for a group plan straight to Public Exchanges, where they would enroll in benefits and apply for federal subsidies often without assistance or their employer's knowledge. This comprehensive enrollment platform helps employees navigate the complexity of health insurance shopping and is easily accessible through the same platforms these employees use already for common tasks like checking their pay or entering hours worked. At the same time, this integration provides employers with insights into how these employees are obtaining health benefits.

When integrated with [ADP Health Compliance](#), the ADP Private Exchange will enable employers to easily identify which employees are and are not eligible for health benefits based on part-time and full-time worker status, as defined under the ACA. Powered by ADP's human resources and payroll data, employers can now easily direct employees who are not eligible for benefits (those working less than 30 hours per week) to GoHealth for Public Exchange enrollment.

"The ACA has tremendously impacted employer health benefits, particularly for those organizations with a substantial part-time workforce. Many employees are unaware they may be eligible to enroll in health insurance through the Exchange with federal tax subsidies that make coverage more affordable. Our partnership with ADP is designed to enable employers to support their part-time workforce with free resources to help employees select the right health insurance plan and apply for subsidies to maximize their savings," said Clint Jones, CEO of GoHealth.

Should employers desire to pursue a Private Exchange, ADP's solution provides the technology support necessary to do so successfully, while also allowing companies to continue working independently with their current broker/consultant. ADP envisions partnerships with leading brokers and consultants to enable Private Exchanges as the market acceptance grows. ADP's Private Exchange offers an end-to-end Exchange experience for employers, including defined contribution, Public Exchange enrollment, ACA compliance and an integrated spending account solution. In addition, ADP's solution enables integration and harmonization between employee data and ACA systems to improve employers' ability to derive meaningful analytics, ensure alignment between technology offerings and manage ACA compliance.

Since the ACA was enacted in 2010, ADP has helped clients of all sizes quickly adapt to emerging ACA compliance requirements. For more information, visit [adp.com/health-care-reform](http://adp.com/health-care-reform).

#### **About ADP**

Employers around the world rely on ADP<sup>®</sup> (NASDAQ: ADP) for cloud-based solutions and services to help manage their most important asset -- their people. From human resources and payroll to talent management to benefits administration, ADP brings unmatched depth and expertise in helping clients build a better workforce. A pioneer in Human Capital Management (HCM) and business process outsourcing, ADP serves more than 630,000 clients in more than 100 countries. [ADP.com](http://ADP.com).

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#### **About GoHealth**

GoHealth is a Chicago-based company that powers [GoHealthInsurance.com](http://GoHealthInsurance.com), a private health insurance marketplace that has helped more than 30 million consumers shop for coverage. With world-class technology and a team of licensed insurance advisors, GoHealth helps individuals and families obtain the right health insurance coverage. Working with 300 health insurance companies, GoHealth enables consumers to easily compare and shop for a variety of brand-name health plans. GoHealth provides plan recommendations and enrollment support by phone and online at no cost to consumers. In 2013, the GoHealth Marketplace became the first private exchange to enroll consumers in subsidized health insurance under the Affordable Care Act. In addition to powering a private marketplace, GoHealth licenses technology solutions and provides business process outsourcing services related to individual health insurance. GoHealth was founded in 2001. For more information visit [GoHealthInsurance.com](http://GoHealthInsurance.com), follow us on Twitter at <https://twitter.com/GoHealthDotCom> and like us on Facebook at <https://www.facebook.com/gohealthinsurance>.

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