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## What Will the State Exchanges Look Like?

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Although many plan sponsors are still trying to digest the 2011 changes, some are looking toward the future when the exchanges are scheduled to come on line in 2014. HHS is planning on issuing proposed regulations starting in the Spring of 2011 addressing the basic exchange requirements. However, for now HHS has issued a general statement to the states seeking to establish an exchange. This guidance was posted late last week at the following address:

[http://www.hhs.gov/ociio/regulations/guidance\\_to\\_states\\_on\\_exchanges.html](http://www.hhs.gov/ociio/regulations/guidance_to_states_on_exchanges.html)