



Planning Needed to Ensure Better Health Insurance Options for Ohioans

The Affordable Care Act (ACA) provides that, by January 1, 2014, Americans without health insurance must have the opportunity to shop for insurance through an Exchange, or health care coverage marketplace. If Ohio does not establish its own Exchange, the federal government will establish one for us.

To date, the Administration has not begun a public planning process for developing and implementing a health insurance Exchange in Ohio.

The concept of an Exchange is to establish a marketplace that will help consumers and small businesses obtain affordable health insurance. Why would Ohio leaders want to let the federal government shape an Exchange for us?

A well-planned Ohio Exchange can dramatically improve the health insurance market for both consumers and businesses. The Exchange will provide subsidies for those who qualify for insurance but cannot afford the premiums. Pre-existing health conditions will no longer affect one's ability to buy coverage or the price one pays. While completely voluntary, the Exchange will level the playing field by allowing individuals and small businesses to join together with others like them to negotiate for group rates and discounts. By developing an Exchange that encourages insurance companies to compete for consumers' business, Ohioans will have more choices, better protections, and greater control.

This month, SB277 and HB412 were introduced to establish Ohio-based individual and small business Exchanges. These bills would implement an Exchange that is consumer-driven by creating a governing board that includes consumer and small business voices, that ensures transparency, and that has authority to negotiate with insurance companies—all key elements of strong Exchange legislation.

SB 277 and HB 412 should start the important, lengthy, and complex planning process that our state must embark upon to establish a marketplace that works for Ohio's individuals, families, and small businesses. The public planning process should be transparent and should solicit input from all stakeholders including providers, small business owners, and most importantly, consumers.

We ask the General Assembly and the Administration to make planning for an Ohio-based Exchange a high priority for 2012. One way or another, Ohioans will have access to an Exchange on January 1, 2014. We have a better chance of getting it right for families and small businesses if Ohioans design an Exchange for Ohioans.

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