

# Insurance exchanges still need some tinkering

Written by

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When the federal Affordable Care Act is fully implemented in six years, individuals and small businesses will have the additional choice to buy health insurance through a new, supposedly competitive, government run market. It's known as the state-based health insurance exchange.

While it is still unclear if an exchange would ultimately help people find "affordable" health insurance in New Jersey, one thing is clear: if there is to be any hope of any type of success, it will require the guidance, knowledge and expertise of licensed and certified health insurance brokers to assist and advise individuals and small businesses through this new "shopping experience" designed for the purposes of insuring the residents of New Jersey.

Members of the New Jersey Association of Health Underwriters (NJAHU), representing tens of thousands of individuals and businesses in New Jersey, hope this new exchange will bring transparency, a reasonable number of quality plans to choose from and limited intrusion of state government into an area where they lack

credentials necessary to properly help.

As all bureaucratic endeavors tend to, state-based exchanges will overwhelm the population with paperwork for those qualified to apply for subsidies. Brokers will help those individuals and families swim through that quicksand of paper.

NJAHU certainly favors a state-based exchange over one run by the federal government. But we believe there is still some tinkering needed to ensure this new process fulfills the mission to lower premiums and help insure the uninsured:

Include mammograms as part of all plan designs.

We were surprised to learn that mammograms for most 40- to 50-year-old women would be considered a rich benefit, similar to other perks provided by the so-called Cadillac health plans. As the mammogram is a leading early indicator of cancer -- and prevents billions of dollars a year in extensive late-stage cancer

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treatments -- the test needs to be a mainstay benefit of every plan offered in New Jersey's exchange.

The "navigator" should be a trained insurance broker.

The federal law calls for a navigator to help individuals and businesses purchase health insurance. That is reinventing the wheel in New Jersey. Health insurance brokers, who must pass licensing exams and obtain continuing education credits each year, are already qualified navigators who are poised to help.

Subsidies need to be portable.

NJAHU was pleased to see the exchange includes subsidies for people who are not otherwise able to afford health insurance. But that subsidy may disappear if the person finds a job or a better paying job. By making the subsidy portable, employers would be more likely to hire because they wouldn't be saddled with the higher cost of providing insurance for the individual.

The subsidies should be available either inside or outside of the exchange so employers can add younger employees to the mix in their private plans to help keep the costs down for all of their employees. These sensible requests, which can be mandated by the state Legislature, will help ensure the exchange is maximized for the greatest good. We anticipate there will be other stumbling blocks in this historic overhaul of the nation's health care system.

But if we all remain focused on quality and

affordable health care, the best policies will be enacted. As always, NJAHU is prepared as a trusted resource for both legislators and consumers finding their way through these complex issues.

Wendy Ebner of Evesham is the president-elect of the New Jersey Association of Health Underwriters.

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