

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, 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 believes there is still some tinkering needed to ensure this new process fulfills the mission to lower premiums and help insure the uninsured. We believe mammograms should be included as part of all plan designs, the "navigator" to help individuals and businesses purchase health insurance should be a trained broker, and subsidies need to be portable.

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.

*Desmond X. Slattery, president  
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## **Hoping for transparency on health care**

When the federal Affordable Care Act is fully