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A representative of the New Jersey Association of Health Plans said implementing health reform has been a “challenging process” for health insurers.

“Since reform has passed, I think it has been absolutely clear that insurers have done their very best to move on beyond the passage of the laws and make sure that this is done effectively and smoothly,” said Ward Sanders, president of New Jersey Association of Health Plans.

Sanders spoke during a panel discussion, organized by the New Jersey Association of Health Underwriters (NJAHU), discussing health reform and its effect on policyholders.

Christine Stearns, a lawyer and vice president of health and legal affairs for the New Jersey Business and Industry Association, said smaller companies have been struggling with the affordability of healthcare and the economic recession. Larger companies, on the other hand, are experiencing “frustration” and want guidance from the federal government.

“What I’ve heard from small businesses is that they’re at a breaking point,” Stearns said. “They’re no longer saying, ‘I don’t know how I’m going to afford my health insurance premium next year,’ they don’t know how they’re going to afford their premium this year.”

The meeting, held in Piscataway, N.J., was moderated by Annette Catino, president and CEO of QualCare, and featured Neil Sullivan, deputy commissioner of the New Jersey Department of Banking and Insurance; James R. Stenger, vice president of the Region II of the National Association of Health Underwriters;

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Phil Drudy, a tax partner at Smolin Lupin; and David Mordo, NJAHU’s legislative chair

Mordo pointed out that the number of New Jersey health insurance carriers has dramatically decreased from 1994 until now - from 15 carriers to four - thereby limiting competition in the state. He noted that health insurance brokers are an important resource to help people navigate through health care reform changes.

Sullivan raised important questions about what health care reform will look like by 2014 when most of the provisions of the law will be enacted.

“The law established some funding for high-risk pools that to me, was symptomatic of the problem with applying one-size-fits-all health reform to 50 states that are very different in terms of where they are in insurance law and what their markets look like,” he said.

Drudy outlined tax provisions affecting health care changes and the penalties that the IRS would imply. “In my opinion,” he said, “it is not likely that all the rules will go into place when they are supposed to and it is highly likely that there will be some grace periods.”

Stenger said the role of the health insurance broker is more important now than ever.

“The role of the producer is critical as the interface between the government, the carriers and the consumers,” Stenger said. “Our mantra at NJAHU is that we are protecting the consumer’s future. That is more critical than ever with all the changes that the panelists have talked about.”

Stenger advised that insurance agents become better prepared, better educated and more dedicated to clients across a broader range of insurance issues.

The panelists expressed mixed feelings about the creation of a health insurance exchange. Sanders said it is difficult to tell if the exchange will be a more affordable marketplace, while Stearns remains cynical. Stenger said that the exchange won’t be less expensive than non-exchange plans but the danger lies in subsidies.

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