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## **Idaho officials work toward compliance as they challenge new health law**

*Goal is to have health insurance exchange in place by 2012*

Even as it challenges federal health care reform in court, Idaho is shooting for an early implementation of one major component of the bill.

Bill Deal, director of the state Department of Insurance, said he hopes Idaho will have a health insurance exchange in place by 2012 - two years earlier than the deadline. His staff is currently working toward that goal, which depends in part on timely decisions from the U.S. Department of Health and Human Services.

"We're required to have an approved plan by 2013," with an operating exchange available by 2014, he said. "But we're doing our best to have it up and running by 2012. You don't just form a program like this, flip the switch and have it run perfectly. I'd like to get it going a little earlier (to work out any problems). There might also be some advantages on the competition side."

Exchanges were included in the health care reform bill as a way to increase competition among private insurers. The idea is to create an online marketplace where shoppers can easily compare price, benefits and limitations of different insurance plans.

Exchanges will also be the only authorized outlet for anyone receiving premium subsidies. The reform bill mandates that everyone have insurance by 2014 - that's the main issue that prompted the multistate lawsuit - with subsidies available for individuals who earn 100 percent to 400 percent of the federal poverty level. The estimated 20 million Americans who qualify for assistance will have to purchase insurance through the exchanges.

Subsidies don't kick in until 2014, but Deal thinks Idaho citizens could benefit from having an exchange in place before that. Small businesses, for example, may see savings by buying through the exchange, rather than the private market.

"Utah has an exchange and it doesn't offer subsidies," he said. "There may be a competitive aspect that's helpful."

Media Relations Manager Mike Tatko said Regence BlueShield of Idaho hopes to participate in the new insurance exchange, but it can't make a firm commitment until all the rules and requirements are finalized. Until then, the company continues to work with the state and other stakeholders on implementing the reform bill.

"The overarching message is that reform is good," he said. "Not everyone agrees with every aspect of the bill, but the current model isn't sustainable."

The Department of Insurance is waiting on the federal government, Deal said. The Department of Health and Human Services "has been given a huge task, writing the rules to implement the reform bill. Because of that, some of the rules have been slow in coming."

The agency conducts weekly teleconferences on various aspects of the bill, he said. These discussions frequently result in the states being "given the opportunity to take on additional work" - something he doesn't expect to change for several years.

"We're being asked to do a huge amount of work (to implement the reform measures)," he said. "We have 72 employees, so having to take four, six or eight people at a time away from their primary jobs to do research is an issue. It adds a good amount of work for everyone. But we'll deal with it. We're trying to make sure we can comply and move forward."