

Health care providers, insurers pitch state exchanges

Kelly Kennedy, USA TODAY 9:03 a.m. EDT September 2, 2013



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WASHINGTON — A coalition of health care providers, insurers, bill collectors and community groups have stepped in to promote exchanges where people can buy health insurance even in the states that have declined to create or promote their exchanges.

While the supporters may differ on other issues, they share a common understanding of the financial gains to be made from the latest step in implementing the 2010 health care law, supporters say.

In Texas, which did not create its own exchange, the Dallas County judge is promoting the federal exchange that will operate in the Lone Star state. Health insurer Blue Cross Blue Shield, which will operate in exchanges in all 50 states, has created groups to promote them, particularly in states that deferred to the federal government.

Dallas County Judge Clay Jenkins, a Democrat, said it makes financial sense for him to push for the exchanges in Texas. The county has 2.5 million people, and homeowners there pay 21 cents on every dollar to care for the uninsured, Jenkins said.

"We're the ninth-largest county with the fourth-largest number of uninsured people," Jenkins said. "So we've got a big problem here with the uninsured, and it affects our local quality of life in a way that transcends the soundbites and partisan politics."

Recently, he met with Health and Human Services Secretary Kathleen Sebelius and the National Association of County Officials to discuss the economic benefits of enrolling in the exchanges.

"Where are the conservative leaders who are willing to say, 'I don't really agree with the law...but we need to fund it and get on with it,?'" he said. "What I'm hearing privately from a lot of leaders is that's what they think. But politically, they can't say it."

In Oklahoma, where most elected officials have opposed the law, the state government did not prepare for the exchanges, said Heather Hope-Hernandez, spokeswoman for Be Covered Oklahoma, a Blue Cross Blue Shield-sponsored group promoting the law.

Melissa Parchman, president of Tulsa-based health insurer Magoon & Associates, pulled together provider groups, hospitals, and insurers to start marketing the state exchanges, Hope-Hernandez said. Hospitals and providers hope to cut their costs with more insured consumers, and insurers hope to gain hundreds of thousands of new customers.

"The state isn't doing it," Hope-Hernandez said. "The governor and insurance commissioner have been openly hostile to the Affordable Care Act. The attorney general is still trying to sue the federal government over it."

Oklahoma has 700,000 uninsured people, or 19% of its population. About half qualify for subsidies to help pay for insurance, Hope-Hernandez said.

Many of the industry groups supporting the exchanges are those that expect to benefit financially from the law, said Joel Ario, managing director at Manatt Health Solutions and former director of health insurance exchanges under President Obama. But there are other unexpected groups involved, he said, such as "the guys who collect bad debts. That's raised some eyebrows because some people wonder about their motivation."

STORY: [States predict more insurance customers \(http://www.usatoday.com/story/news/politics/2013/08/19/health-care-law-uninsured-estimates-obama/2671489/\)](http://www.usatoday.com/story/news/politics/2013/08/19/health-care-law-uninsured-estimates-obama/2671489/)

Health Care Service Corp. officials know the law will help provide insurance to people who need it and also provide new customers, said David Sandor, the company's vice president of public affairs.

"We anticipate huge growth in Texas, especially among the Hispanic population," Sandor said.

Their outreach effort has grown from one partner to more than 200, he said. They include churches, civic organization, the Urban League and minority groups. They've gone out to farmers' markets, county fairs and Sunday services.

"We haven't had any organizations turn us away," Sandor said. "It's been really amazing to see the degree to which community organizations have been involved."

In Idaho, officials hope to see their state exchange succeed — even though they created it to avoid having a federal exchange, said Alex LaBeau, president of the Idaho Association of Commerce and Industry.

"We had some of the lowest health care costs in the country," LaBeau said. "We wanted to preserve that."

Mississippi's nonprofit health care providers are pushing to get people insured because they fear possible fines if they try to collect from uninsured patients without trying to get them to buy insurance first, said Mike Chaney, the state's insurance commissioner. That's because of a tax provision in the law, he said.

"The providers have plans to push enrollment since there is was no Medicaid expansion in our state," he said.

Nonprofit hospitals must make "reasonable efforts" to see if a person is eligible for financial assistance before sending a debt to a collection agency or garnishing wages, said Treasury Department spokeswoman Sabrina Siddiqui.

Ohio groups trying to publicize the exchanges have had a particularly difficult time because a new state law prohibits anyone not paid by the federal government to say they are navigators, the representatives of groups authorized to help people enroll in insurance.

"That was chilling," said Nita Carter, health equity project director for the Universal Health Care Action Network of Ohio. "We were afraid that we wouldn't be able to do assistance."

STORY: [States readying their push to get people insured \(http://www.usatoday.com/story/news/politics/2013/08/19/state-health-exchange-enrollment-projections/2664569/\)](http://www.usatoday.com/story/news/politics/2013/08/19/state-health-exchange-enrollment-projections/2664569/)

Instead, they've set up a program to train people through a federal program.

"We were trying to figure out how do we get the most troops on the ground to do face-to-face enrollment," Carter said. "If you don't enroll them right away, you lose them."

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