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HEALTH HEALTH REFORM AND TEXAS

Lawmakers Want State, Not Federal, Insurance Connector

by Becca Aaronson | 3/1/2011 | [4 Comments](#)

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Rep. [John Zerwas](#), R-Simonton, is no fan of "Obamacare." But he told his House colleagues this afternoon that if they don't set up a health insurance exchange — one of the tenets of the reform — by 2014, the federal government will do it for them.

The so-called insurance connector would effectively serve as a public marketplace a la Travelocity or Orbitz, where consumers could shop for health insurance, or find out if they qualify for Medicaid or other services. Zerwas' bill sets up an oversight committee "to make

sure this thing doesn't fall off into an abyss and we lose our sense of control" — and a "Sunset provision" to put the agency under review in 2019, and eliminate it if it isn't working.

"The exchange is an incredibly important component of reaching our uninsured Texans," said Anne Dunkelberg, with the Center for Public Policy Priorities. She said low to moderate-income persons would benefit the most. "The vast majority of our uninsured Texans today would qualify for some kind of assistance," she said.

Many small business owners offered their support for the bill. Howard Adams, who operates a business in Lubbock, said after he was diagnosed with multiple sclerosis, his business' health insurance premium jumped to \$74,300 a year. "It was a hardship on me to have to pay twice the insurance," he said. "It was a hardship on my employees because they can't buy insurance through the company."

Gwen Loomis, a small business owner in Dallas, told lawmakers if her premiums had been lower over the years, she could've done far more to expand her business. "We can pay these premiums — barely — but there are many who cannot," she said.

Lawmakers and representatives from the health insurance industry didn't seem to have major opposition — but they suggested some tweaks. Rep. Armando Walle, D-Houston, requested provisions to ensure the board will represent the interests of the consumer. As it is now, he said, insurance experts will dominate the board. James Mullen of California-based Delta Dental, which offers specialized healthcare plans, suggested that stand-alone dental plans should be offered in the connector.

Michael Gomez, executive vice president of BenefitMall, a Dallas-based private insurance exchange with nearly 2 million employees, supports Zerwas' bill, but said he hopes the Legislature will ensure it contains "as few restrictions on this private market" as possible. A public insurance exchange could help expand coverage, especially to the uninsured, he said, but the Legislature should protect "the consumer's right of choice" by excluding language that would require people to use the public exchange.

Arlene Wohlgenuth, executive director of the Texas Public Policy Foundation, also offered support for the bill, saying it is as close to a free market solution as possible. Wohlgenuth says TPPF certainly doesn't favor implementing "Obamacare" — but "if the law of the land continues to be the law of the land, the state of Texas can do a better job governing itself" than the federal government.

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