

## Health Interests Prefer State-Run Insurance Exchange

By Daniel Potter  
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If the national law requiring health insurance holds up, Tennessee stakeholders say they'd prefer a state-run exchange over a federal one. The insurance exchange would be a government-run store where small businesses and individuals could compare costs and benefits from different coverage plans.

If Tennessee doesn't set up its own, it will have to take what the federal government offers.

The group weighing the pros and cons says a state exchange has support from insurers and independent businesses, as well as the state hospital, nurses and medical associations. In fact, the state Insurance Exchange Planning Initiative says it hasn't heard from any group involved that doesn't prefer a Tennessee exchange over one from Washington.

Darin Gordon oversees several aspects of state healthcare.

**"Insurance regulation has historically been a state responsibility, and the belief that Washington could step into that space and regulate our insurance market I think is a bit concerning to a lot of the different stakeholders involved."**

Planners are wrestling with a host of unknowns. The national overhaul faces court challenges, and its fine print is still being written. But if the state wants federal money to pay for setting up an exchange, the deadline to decide is next summer.

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A link to a [draft paper from the state's Insurance Exchange Planning Initiative is here](#) (pdf). That paper's summary includes this passage:

*Although this white paper does not consider the question of if Tennessee should operate an exchange or cede that responsibility to the federal government, it is worth noting that key Tennessee stakeholders have expressed (in writing) their preference that Tennessee operate the exchange instead of the federal government. These groups include all of the major insurers, both major associations for brokers and agents, Tennessee Medical Association (TMA), Tennessee Nurses Association (TNA), Tennessee Hospital Association (THA), Tennessee Association of Mental Health Organizations (TAMHO), National Federation of Independent Business (NFIB), Tennessee Primary Care Association (TPCA), and American Cancer Society-Tennessee Chapter. Assuming that Tennessee will have an exchange in 2014, no stakeholder group with which we have met has indicated that it prefers a federally-run exchange rather than one operated by the State.*

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