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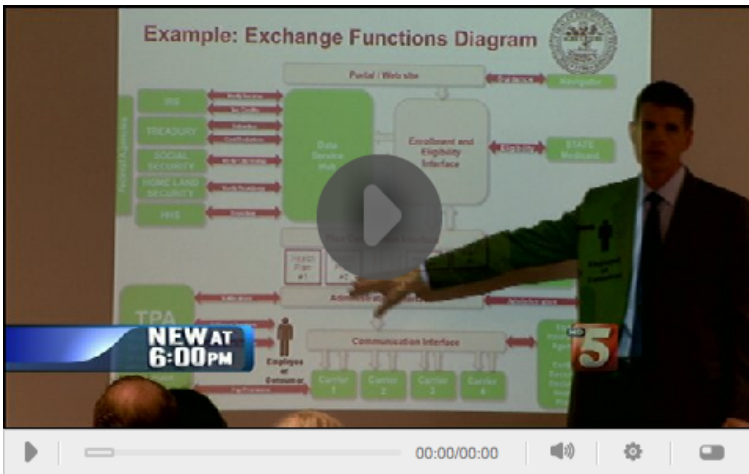


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## Tennessee's Big Health Care Decision

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by Scott Arnold

NASHVILLE, Tenn. - For many Tennesseans health insurance will undergo a significant change in 2014 due to federal reforms.

A number of major decisions about health insurance at the state level still have to be made. State officials have asked Tennesseans to share their opinions about the options.

Governor Haslam and state lawmakers have to decide if the state will handle health care reform or if they will leave it up to the federal government to create what is being called a Health Insurance Exchange.

The Health Insurance Exchange is a government-regulated marketplace of insurance plans with different levels of coverage, offered to individuals without health care, or to small companies.

The debate about state versus federal control has already begun.

"I for one don't want you all to manage an insurance exchange. We have a history going back to the Civil War, when you turn federal programs over to the states, they are invariably administered, heavily handed, against poor and minorities," said Reverend Joe Ingle.

"One of the advantages if the state were to offer the exchange, is we can use existing infrastructure, and organizational talent to bring this thing forward. If

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the federal government does it, they are going to have to build a whole new system, hire new staff that means the people who use the exchange will have to pay more for it. "said Brian Haile, with the Health Insurance Exchange.

"It scares me when I think about the community that I serve, and the people who are in the community understanding what is actually going on," said Sharon Hurt with the Jefferson Street Merchants Association

Over the next few months Governor Haslam will make the call if Tennessee should be in charge of health care, but he'll need the backing of state lawmakers.

Regardless of who's behind the wheel health care reform will mean up to \$700,000 uninsured Tennesseans will get health care in 2014.

The price tag has many worried, and it's predicted insurance premiums for many of us could jump dramatically. There are several things that could happen to make all of this worry irrelevant. The U.S. Supreme Court could rule health care reform is unconstitutional or this month, on the 23<sup>rd</sup> that budget super-committee in D.C. could dramatically cut Medicare and Medicaid spending.

But either way the state has to be ready with a decision.

#### **Info on listening sessions for Health Insurance Exchange**

<http://www.tn.gov/nationalhealthreform/forms/listeningsessions.pdf>

#### **Info on giving feedback on Health Insurance Exchange**

<http://www.tn.gov/nationalhealthreform/forms/listeningsessions.pdf>

email: [sarnold@newschannel5.com](mailto:sarnold@newschannel5.com)

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