

## Forum in Clinton addresses 2014 health insurance exchanges

By Rebecca Williams

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CLINTON — Health care reform is coming by 2014, whether Tennessee's ready or not.

That was the message at a lunchtime information session Tuesday at Junior Achievement of East Tennessee in Clinton. The talk was given by Beth Uselton, executive director of Tennessee Health Care Campaign, a patient advocacy group, and Cliff Horne, an employee benefits broker at Wyatt Insurance Services in Knoxville.

By Jan. 1, 2014, the new federal health care reform law, called the Patient Protection and Affordable Care Act, will require that all states have a Health Insurance Exchange, a one-stop shopping website for health insurance.

The websites would compare, side-by-side, several health insurance options for people who can't get it through their employer, Medicare or some other source. It would be primarily for people with low incomes or those who work in small businesses that don't offer health insurance.

Small businesses might be able to purchase insurance through it as well.

Tennessee can choose not to set up an exchange, but the federal government will set one up for it, according to Uselton.

"I've yet to talk to one entity who wants to trust the federal government with that," she said.

As of yet, no legislation has been introduced into the Tennessee Legislature regarding the exchange, she said.

"I'm in the market for health insurance right now. My life depends on it," said Sheri Jones of Oak Ridge, who lost her job in the spring and is too young for Medicare. Jones said she cannot afford any of the individual plans she has looked at, which run at least \$500 per month.

Attendee Robert Ward, CEO of Bull Run Metal in Clinton, said the insurance premiums he pays for his 29 employees went up drastically this year.

"I'm looking forward to seeing how the (health insurance) exchange will change what we do," Ward said. "Insurance is a huge piece of money now ... so I'm pretty interested to see if we can be commercially savvy and do our own shopping."

The state received a \$1 million grant from the federal government to set up an insurance exchange study team, which includes representatives from insurance providers and the medical community, according to Horne.

Some states have challenged the constitutionality of the health care reform law. The U.S. Supreme Court is expected to rule on the issue as early as summer 2012, according to The Washington Post.



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