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EXHIBIT 3
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HB 124

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HB 124: Create State-Level Health Insurance Exchange

Good Morning, Chairwoman Arntzen and members of the committee, for the record, my name is Molly Moody and I am the Director of the Montana Organizing Project. The Montana Organizing Project is a collaboration of diverse community, civic, labor, faith groups and community members whose commitment is to organize statewide, in rural communities as well as Montana's towns and cities. We accomplish our work by educating and engaging low and moderate income families in the critical public and corporate decisions that shape their lives. Access to health care is central to that mission and MOP has set access to health care for all Montana's as one of its central goals, specifically to "ensure strong insurance regulations".

I'm here today in support of HB 124 to create a state-level health insurance exchange for individuals and small businesses. The bill's aim is to establish a governance structure for the exchange.

Not to mention its ability to serve as a single point of entry for thousands of Montanans who qualify for public services of some type, Section 1(5).

The exchange allows for;

The exchange will be accountable to the public and consumers as part of its governance structure. Which includes the need for an open structure and public input in the planning, implementation, and operation of the exchange.

- **The exchange will be an active purchaser to ensure the quality of health plan choices and positive competition.** As an active purchaser, the exchange will utilize competitive bidding to screen health plans applying for the exchange, selecting and offering to the public only the plans of the best value and quality possible. (This is in contrast to a passive purchaser exchange model, in which the exchange would simply accept any qualifying health plan submitted by insurance companies.)
- **The exchange will create the biggest possible risk pool and protect against adverse selection.** The exchange will protect against discrimination based on age and health status and fix fragmentation of the marketplace, which creates cost and inefficiency for everyone. Accordingly, the exchange and overall marketplace should be structured so that the exchange has the most purchasers possible with a healthy mix of enrollees.
- **The exchange will be used to improve the quality of health care received by Montanans.** This includes ensuring that health disparities are addressed, that

language services be made available to all who need them, and that the transition between Medicaid/CHIP and the exchange be made seamless.

- **The exchange will keep the needs of consumers as its priority through excellent outreach and service.** The exchange should fully support community based navigators and make sure that consumer feedback is acted upon to make the exchange useable to consumers.

Significant state authority is implemented with the passage for HB 124. If the Montana does not pass a bill by 2013 to allow for a state marketplace, the federal government will implement their own version pursuant under the guidelines of the ACA. This will create a larger level of government for Montanans to navigate. Why not keep the control in the state's hands, while improving health outcomes and access for thousands of Montanans.

The ACA benefits Montanans in several ways. Here are just a few highlights;

Not to mention the increased benefits for American Indians under the Affordable Care Act.

I hope you will allow Montana to progress further down a path greater access to health coverage and local governance and not derail a good bill for the sake of political ideology.

Thank you, Mrs. Chairwoman and the committee for your time.