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John Steele

I thought you might appreciate seeing your thoughts stated in an article about Missouri's bill: Anita

Nearly one year after a federal law overhauling the nation's health care system was enacted, Missouri lawmakers have taken a small step toward implementing some of its provisions by creating a health insurance exchange.

The exchange would allow individuals and small business to compare and buy health insurance plans. A state oversight board would set standards for which insurance plans qualify for the exchange and rate them based on their benefits and price, so that buyers can see which plan has the best value for them.

A state House insurance committee backed legislation this past week to create such an insurance exchange in Missouri. The legislation is drawing support even from some conservatives, who just seven months ago backed a ballot measure asserting that Missourians cannot be compelled to have health insurance – essentially rejecting a key mandate of the new federal health care law.

Among those supporting the proposed state health insurance exchange is Rep. Eric Burlison, R-Springfield, who also is sponsoring a bill that would allow Missouri to regulate health care under an agreement with other states rather than the federal law.

"The exchanges are actually a conservative, free-market addendum to Obamacare," Burlison said. "This is us taking charge of the portion of Obamacare that they have allowed us to have control over."

Philip Peters, a University of Missouri-Columbia law professor who studies health care legislation, said the exchanges were put in the federal law to let the free market govern the price of insurance, because consumers can know exactly what each plan provides and will be able to pick plans that provide the most benefits for the lowest price.

"The goal is cost-control by empowering consumers to compare prices," he said. "Once you can't dress an apple up like a pear, all the people selling apples will have to compete on price."

Rep. Chris Molendorp, the sponsor of the exchange legislation, said he's pushing the bill now so that Missouri can meet federal deadlines.

Molendorp – who said he supported the August ballot measure against the federal health insurance mandate – said consumers must be able to buy from the exchanges on Jan. 1, 2014. The U.S. Department of Health and Human Services also has to approve of the exchange's setup, meaning the state needs to have the exchange in place sometime in 2013.

That requires negotiations with health care providers and set up work that Molendorp, R-Belton, said could take more than a year.

"We're literally building an insurance company from zero," said Molendorp, who owns an insurance company. "If we wait, we run the risk of falling behind in that process."

If the state meets the federal deadlines, it gets more control over matters such as the structure of the oversight board and the criteria insurance plans must meet to be on the exchange.

If it misses the deadlines, Molendorp said, the federal government will implement the law and make those decisions itself.

That possibility of federal control over the exchange's development is part of why Molendorp's legislation has drawn support from conservatives. Plus, the bill includes wording to dissolve the state's insurance exchange if Congress repeals the federal law or if it is struck down by the courts.

Rep. Jay Barnes, R-Jefferson City, put forth a resolution last month calling on Congress to allow states to repeal federal laws.

Barnes said his targets for repeal would be any climate change legislation and the health care law, but he supports setting up a health insurance exchange now.

"We might not like the rules coming down from Washington," he said. "But we have to abide by them, because if we don't, they're going to make the rules."

Even with anecdotal support from lawmakers, Molendorp's legislation still faces the obstacle of time. It must still go before the full House and then pass the Senate before the mid-May end of the legislative session. Molendorp said he's confident the legislation will get adequate time for debate.

"I think that most of my colleagues recognize that if we don't do something, something will be done to us," he said.

The health care bill is HB609.