MEMORANDUM

Date: October 1, 2013

To: Students in HADM 200, COMH 208, HPFS 129, HPFS 116, MPH 230

From: Dr. Kyriacou

Re: Opening of the Health Insurance Exchanges

Today is October 1\textsuperscript{st} and despite the government shutdown, the Health Insurance Marketplace opens today for enrollment. The Marketplace (also called the Exchange) is a critical component of the Affordable Care Act that will improve access to care across the country. Americans in every state who are uninsured, or who have insurance from their employers that does not meet minimum standards, will be eligible to shop for and enroll in an affordable health insurance plan. Millions of Americans will gain access to comprehensive and affordable health insurance through the Marketplace.

There is a lot of talk about how these exchanges (and the Affordable Care Act in its entirety) will negatively impact the economy, and the average American. I implore you to think critically as you are bombarded with politicized facts and figures. For example, one myth that is out there is that businesses will stop subsidizing health insurance for their employees and force them to buy it in the Health Insurance Marketplace. This is simply not true. Indeed, my employer has just sent out a notice about the exchanges as an FYI to employees, while reaffirming its commitment to providing high quality, competitive health care benefits as part of our total benefits package.

Also, keep in mind that in addition to putting an important discussion about the US Health System on the national agenda, the Affordable Care Act has already made inroads into improving our population’s health. The law has already provided:

- critical mandatory funding for prevention and wellness activities in our communities through the Prevention and Public Health Fund;
- 71 million Americans with access to preventive health care services;
- more than 34 million seniors with free preventive services through Medicare;
- more than 3 million young adults up to age 26 with the ability to stay on their parents’ health insurance plans; and,
- nearly 18 million children with pre-existing conditions are protected from insurance coverage denials.

According to renowned health policy analyst Henry Aaron (9/26/13, link to New England Journal of Medicine article below), “The [Health Insurance Marketplace] has the potential to create unprecedented competition among insurance plans. Informed consumer choice in the individual insurance markets has never been possible, because companies offer so many plans varying along so many dimensions that few buyers can compare them intelligently.” The Marketplace will allow
all American citizens, regardless of income, health status, and employment situation, to enroll in health insurance plans they themselves selected.

Sixteen insurance carriers will offer health plans through NY State of Health. They are: Affinity Health Plan, Inc.; American Progressive Life & Health Insurance Company of New York; Capital District Physicians Health Plan, Inc.; Health Insurance Plan of Greater New York; Empire BlueCross BlueShield; Excellus; Fidelis Care; Freelancers Co-Op; Healthfirst New York; HealthNOW New York; Independent Health; MetroPlus Health Plan; MVP Health Plan, Inc.; North Shore–LIJ; Oscar Insurance Corporation; and United Healthcare of New York, Inc. Below are links to several articles that will help you learn more about the Health Insurance Marketplaces, and how and why health care reform is front and center in the government shutdown debate:

Selected Resources


Two recent articles from Kaiser News on public awareness about the exchanges and why people should shop early but hold off a bit to buy (open enrollment extends from 10/1/13-12/14/13): http://www.kaiserhealthnews.org/Stories/2013/October/01/preexisting-condition-consumers-insuranceobamacaremarketplaces.aspx?utm_source=khn&utm_medium=internal&utm_campaign=widget


Article from WebMD reporting that average health insurance premiums are lower than expected: http://www.webmd.com/health-insurance/20130924/average-obamacare-premiums-will-be-lower-than-projected

Learn more about New York State Health Insurance Marketplace: http://www.healthbenefitexchange.ny.gov/.