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## State leaning toward running own health insurance exchange

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Liz Engel Clark  
Thursday, Nov 10, 2011



Keith Alred, owner of Appliance Mart in Cookeville, served as a panelist during a health insurance exchange forum on Tuesday. He said it's tough for small business owners to afford insurance for their employees. CBJ Photo/Liz Engel Clark

COOKEVILLE – Whether or not Tennessee will run its own health insurance exchange in 2014 is a question that's yet to be determined, but state officials are currently looking for citizen input in order to help make that decision

A few dozen Upper Cumberland residents looking to weigh in on the brewing issue attended a forum Tuesday night at the Leslie Town Centre in Cookeville. In addition to state officials who provided background information on the Patient Protection and Affordable Care Act (PPACA), or the health care reform law, and its impact on Tennessee, a trio of local panelists also took part in the event, including Keith Alred, owner of Appliance Mart, a small Cookeville business; Paul Korth, CFO, Cookeville Regional Medical Center; and Steve Copeland Jr., an insurance broker at Cumberland Insurance.

Alred, who has been in business 41 years, has watched health insurance costs for his nine employees rise steadily over the years. He also sees a lot of challenges ahead in regards to the PPACA and whether or not Tennessee will ultimately operate its own insurance exchange – what's likened to a Travelocity-type website that allows for a one-stop marketplace when comparing insurance plans.

"Insurance is very accessible now, but it is very challenging for small businesses to be able to afford it," Alred said. "If this program goes through...I'd like to see everybody be covered. Whether that can be achieved or not, I don't know. There's still a lot up in the air, and a lot that we don't know about. I do understand what (former House speaker and Rep.) Nancy Pelosi meant when she said you have to pass a bill (like this) to understand it."

A large portion of the event was dictated by Brian Hale, director of Tennessee's Insurance Exchange Planning Initiative, and the PowerPoint presentation he talked through was similar to one given to Gov. Bill Haslam recently. As part of the PPACA, Tennessee can either run its own health insurance exchange or cede that authority to the federal government. A decision on that front could be made in the next couple months as the exchange must be operational by 2014 – states have until January to prove to the government that they'll have the exchanges up and running by that date.

In the meantime, state leaders are looking for feedback on a white paper, or report, they've drafted so far based on a series of meetings with stakeholders all over Tennessee.

The deadline for comments on the white paper is Wednesday, Nov. 23. Once comments are received, revisions will be made and a recommendation



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will be presented to Haslam. Hale said the Republican governor is leaning toward the state-run option, "but it's not a slam dunk decision." Groups like the Tennessee Medical Association, American Cancer Society-Tennessee Chapter and National Federation of Independent Business, have also expressed their preference for the state run plan, as have neighboring states like Alabama, Georgia, Kentucky, Mississippi, North Carolina and Virginia, said Hale. States like Arkansas, Louisiana, Florida and Texas, however, will likely go with the federal exchange.

"(There) are some tremendous, even seismic shifts that are happening in our insurance markets in the state, (that) will only accelerate with the implementation of the Affordable Care Act," Hale said Tuesday. "The idea is that this will expand coverage to Tennesseans, but even if you do currently have insurance, you...are probably going to have an insurance that's different than what you have today. It covers different services in different ways, and you'll be using different cards."

"When I say that there's seismic shifts...I don't think that's an exaggeration," he continued. "Things that happen today (like exclusions for customers with preexisting medical conditions) won't be allowed going forward, which you might think is a great thing. But if you're an insurance company, if you're an actuary...you have a lot of uncertainty."

Approximately 350,000 small business employees will participate in the exchange, whether it's run by the state government or not. And the number of enrollees in TennCare, the state's Medicaid program, will also likely increase. Another panelist at the forum, Beth Uselton, executive director of the **Tennessee Health Care Campaign**, a non-profit, non-partisan organization that advocates for affordable health care, said 300,000-350,000 additional citizens could become eligible for TennCare as eligibility changes.

Of course the plan, Hale said, is being drafted with maximum flexibility in mind. On Nov. 23, the same day the white paper comments are due, Congress is scheduled to vote on a super committee recommendation about the deficit reduction, which could change the tax credit levels or postpone implementation. In the summer, Hale said they expect the federal government's final set of rules for the PPACA – eight different have been proposed so far. Also in summer 2012, the Supreme Court is set to rule on the constitutionality of the individual mandate. And next fall, exactly a year from Tuesday, is the presidential election.

"There's a lot of uncertainty, (but) we have to be prepared for all of this," Hale said. "It requires a lot of flexibility. And even if we don't run the exchange, we still have to be prepared."

Tuesday's forum, which was sponsored by Tennessee Tech's College of Business, CRMC, the Society Human Resources Management-Upper Cumberland Chapter and the Cookeville-Putnam County Chamber, is one of several being held across the state. The next is scheduled for 7 p.m. Monday, Nov. 14, at both the Summit Medical Group and East Tennessee Historical Society.

For more information on those events, visit [www.tn.gov/exchange](http://www.tn.gov/exchange). To read a summary of the full white paper, or to view the report in its entirety, visit <http://www.tn.gov/nationalhealthreform/forms/executivesummary.pdf> or <http://www.tn.gov/nationalhealthreform/forms/fulldocument.pdf>. Feedback can be submitted by email to [insurance.exchange@tn.gov](mailto:insurance.exchange@tn.gov), by phone at (615) 253-8555 or in writing to 312 Rosa Parks Ave., 26th Floor, Nashville, TN 37243.

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