



Tennessee pushes ahead with mandated health-insurance exchange

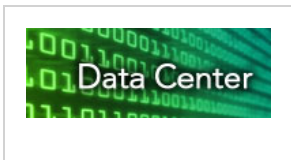
State

By Toby Sells

Posted November 19, 2011 at midnight

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No matter what happens before October 2013, when states' health insurance exchanges are mandated to be open for business, Tennessee will be ready, said the state's exchange leader.

Brian Haile, director of Tennessee's Insurance Exchange Planning Initiative, said the state will continue to ready its health-reform-mandated exchange, despite court challenges against them from the governors of Virginia and Florida.

"That's not the position that our governor takes and it's not the position, I think, 47 other governors take," Haile said. "What we're trying to say in Tennessee is that regardless of how the courts rule, we'll likely have to make this choice and we have to find out what makes sense for our state."

Haile spoke Thursday evening before a group of nearly 300 at the University of Memphis. He has crisscrossed the state for the last year, gathering input from citizens and stakeholders about what the state's exchange should look like. His final recommendation to Gov. Bill Haslam is due in two weeks.

Health insurance exchanges were created by President Barack Obama's Patient Protection and Affordable Care Act. Each state will have two exchanges, one for individuals and another for small businesses with two to 50 employees. Neither businesses nor individuals will be mandated to buy insurance on the exchanges.

Tennessee can choose not to run an exchange. The federal government will run exchanges for states that don't want to run them themselves. But that also means the federal government will get control over, among other things, who is eligible for Medicaid, or TennCare in Tennessee.

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Haile said the similarities between the way health insurance is purchased now and the way it will be purchased after 2014 on the exchanges are "next to none."

Pre-existing conditions won't matter, for example, and insurance companies can only set rates based on where customers live, how old they are and whether they use tobacco instead of a long list of factors used today that include gender, health status and weight.

But the final regulations on the exchanges have not been issued so structures and prices are not yet known.

With that, businesses are still very much in wait-and-see mode, said Cristie Upshaw Travis, CEO of the Memphis Business Group on Health. But what happens in the exchanges might affect insurance rates and structures beyond them.

"Larger employers are thinking about what goes on in the exchange as a way to set a floor for what their benefits need to look like," Travis said.

"Even though larger employers cannot participate in the exchanges, they can look at their benefits and costs and learn from that and apply it in their own benefit structures."

### Tennessee Insurance Exchange Planning Initiative

Online: [www.tn.gov/nationalhealthreform/exchange](http://www.tn.gov/nationalhealthreform/exchange)

Phone: (615) 253-8555

E-mail: [insurance.exchange@tn.gov](mailto:insurance.exchange@tn.gov)

-- Toby Sells: (901) 529-2742

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November 19, 2011  
12:22 a.m.

#### cnfrisch writes:

Mr. Brian Haile is very smart to be pro-active while other states will foolishly wait to the very last minute and then declare a crisis.

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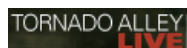
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NOV

**21**

MONDAY

NOV

**22**

TUESDAY

NOV

**23**

WEDNESDAY

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The Majestic Grille

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##### Dream

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#### GPAC Announces Spring 2012 Pre-

##### Ballet Classes

Germantown Performing Arts Centre

#### 2011 Faculty Art Exhibit

Northwest Mississippi Community College

8 a.m.

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Suggest removal

Reply to this post

November 19, 2011  
3:16 a.m.

### Myuncleusedtolovemebutshedied writes:

in response to **cnfrisch**:

Mr. Brian Haile is very smart to be pro-active while other states will foolishly wait to the very last minute and then declare a crisis.

Suggest removal

Reply to this post

To paraphrase a famous Tennessean from up around Jackson, yes, there are some absolutely brilliant people in Tennessee. You just don't hear much about them because the percentage is so low.

November 19, 2011  
7 a.m.

### Nightcrawler writes:

All for naught because O'Health Control will either be repealed in a little over a year or ruled by the Supreme Court for exactly what it is: unconstitutional.

Suggest removal

Reply to this post

November 19, 2011  
7:34 a.m.

### magnolia writes:

It is unconstitutional and think of all the time and taxpayer money that has been wasted dealing with it.

Suggest removal

Reply to this post

November 19, 2011  
7:50 a.m.

### Obama12 writes:

in response to **Nightcrawler**:

All for naught because O'Health Control will either be repealed in a little over a year or ruled by the Supreme Court for exactly what it is: unconstitutional.

Suggest removal

Reply to this post

Thank you for that clueless and dishonest hate post. Obama's health care plan doesn't go far enough. We need single payer health care now!

November 19, 2011  
8:28 a.m.

### IGuy writes:

"...the way it will purchased after 2014..."

Suggest removal

Missing a word??

Reply to this post

November 19, 2011  
8:38 a.m.

### mscath writes:

in response to **Nightcrawler**:

All for naught because O'Health Control will either be repealed in a little over a year or ruled by the Supreme Court for exactly what it is: unconstitutional.

Suggest removal

Reply to this post

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November 19, 2011  
9:03 a.m.

**electricman writes:**

Suggest removal

Reply to this post

I'm still wondering why we have to have an insurance company in the middle of this. Why not affordable health care via government run hospitals and clinics? All insurance companies do is add to the cost and pi\$\$ you off when they deny your claim. How about a government owned and operated clinic in every Walgreens, Kroger or CVS? Kroger already has clinics AND a pharmacy on a few stores anyway. This will get us to the "Total Government" a lot sooner.

November 19, 2011  
9:22 a.m.

**Myuncleusedtolovemebutshedied writes:**

Suggest removal

Reply to this post

in response to **Obama12**:

Thank you for that clueless and dishonest hate post. Obama's health care plan doesn't go far enough. We need single payer health care now!

+1

November 19, 2011  
9:56 a.m.

**pff136 writes:**

Suggest removal

Reply to this post

It is unconstitutional no matter what the benefits would be. Shadowstats govt. economic reporting uses the old formulas (the correct ones) in keeping up with inflation, unemployment, etc. They have a hyperinflation report on the front page and have found that the president's healthcare plan is going to have SEVERE negative effects on the economy. It's not the only thing but if the dollar collapses (which we are rapidly approaching), no one will have anything. The dollar is only worth about 13 cents (if not less) than the full dollar it was worth in 1913 when the Federal Reserve Central Bank was created. Once the currency collapses, it will END all benefits and severely affect commerce and trade. That's why I am fully for repealing the healthcare program plus MANY others as well. Even if our fed. govt. took every asset owned by every American and American business, the massive debt could STILL not be repaid. A collapse in our currency would be FAR worse than the correction (depression) the country has to go through in order for it to recover. We are facing a complete collapse similar to the collapse of the Soviet Union in 1989. Once people begin to realize how serious our situation is, they'll understand why so many people are now wanting to cut back on many programs and bring the troops home so we can bring that money back as well.

November 19, 2011  
10:34 a.m.

**Jackal369 writes:**

Suggest removal

Reply to this post

in response to **Nightcrawler**:

All for naught because O'Health Control will either be repealed in a little over a year or ruled by the Supreme Court for exactly what it is: unconstitutional.

Nightcrawler

Excellent post and you are exactly right. The Supreme Court will put an end to the requirement that makes people buy health care insurance. It is unconstitutional.

November 19, 2011  
10:37 a.m.

**LSmith11 writes:**

Suggest removal

Reply to this post

in response to **Obama12**:

Thank you for that clueless and dishonest hate post. Obama's health care plan doesn't go far enough. We need single payer health care now!

+2

November 19, 2011  
10:40 a.m.

**LSmith11 writes:**

Suggest removal

in response to **Jackal369**:

Nightcrawler

Reply to this post

Excellent post and you are exactly right. The Supreme Court will put an end to the requirement that makes people buy health care insurance. It is unconstitutional.

WRONG...

The healthcare law will pass.. And I can't wait until it does..

November 19, 2011  
10:58 a.m.

**LSmith11 writes:**

President Obama KNOWS the healthcare law will pass which is why he rushed the case before the supreme court before the next years election..

Suggest removal

Because he knew republicans will play on the fears of their rightwing radical base to try and overturn it..

Reply to this post

Healthcare is now the 4th rail of government.. There's nothing that can be done about it now.. It's like Medicaid and Medicare..

November 19, 2011  
11:26 a.m.

**disabledteacher writes:**

in response to **mscath**:

I have had type 1 diabetes since I was 9. I can't get insurance without an employer sponsored plan right now. In this day and age, if I lost my job, I would be up a creek until I found another job with benefits. You see, I know this because after my student plan ran out after college I was. My monthly prescriptions cost more than my rent and utilities combined; those are just the ones that keep my alive. I don't want to be in a situation where I have to go on TennCare; I would really like to just be able to buy a plan where I can stay healthy. When I was without insurance, everything that was not related to the basics I need to stay out of a coma went out the window...no eye exams, no pap smears, no mammograms, ect. When the disposable plastic strips I use to test my blood sugar cost \$1 each, I tend to cut back from testing 6 times a day to 2-3 times daily. I promise that I don't want to be in a situation where I go blind, need my foot amputated, or end up on dialysis; however, without access to affordable regular health care, those of us who were unlucky enough to be born with lifelong problems will end up with complications that disable us.

Suggest removal

Reply to this post

mscath, I am also a type 1 diabetic,, for the last 42 years. Let me suggest something to you... Keep a check on your eye sight!! I've had to have 4 laser surgeries due to blood vessels growing across the Pupils. I've also had 4 strokes, due to high sugars, that set of a hyper-active clotting disorder, and I've had 3 heart attacks and 2 bypasses, due to being so brittle!

I've not had a lot of the problems many have had, such as amputations etc. but what I have had is bad enough!!

Please take care of your self and God Bless!

November 19, 2011  
11:28 a.m.

**jo\_cl writes:**

in response to **mscath**:

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Suggest removal

Reply to this post

complications that disable us.

Thank you for posting your story. Unfortunately, too many people like the governor and his supporters do not care about people like you. It's unfortunate that we live in a country where people can die simply because of the cost of staying healthy. I wish you good health and the same to the millions of people just like you in this country.

November 19, 2011  
11:54 a.m.

**I Guy writes:**

in response to **LSmith11**:

Suggest removal

WRONG...

Reply to this post

The healthcare law will pass.. And I can't wait until it does..

You said "The healthcare law will pass.. And I can't wait until it does"

Apparently you didn't get the memo. This law was passed a year and a half ago.

November 19, 2011  
1:16 p.m.

**deethe writes:**

in response to **mscath**:

Suggest removal

Reply to this post

I have had type 1 diabetes since I was 9. I can't get insurance without an employer sponsored plan right now. In this day and age, if I lost my job, I would be up a creek until I found another job with benefits. You see, I know this because after my student plan ran out after college I was. My monthly prescriptions cost more than my rent and utilities combined; those are just the ones that keep me alive. I don't want to be in a situation where I have to go on TennCare; I would really like to just be able to buy a plan where I can stay healthy. When I was without insurance, everything that was not related to the basics I need to stay out of a coma went out the window...no eye exams, no pap smears, no mammograms, ect. When the disposable plastic strips I use to test my blood sugar cost \$1 each, I tend to cut back from testing 6 times a day to 2-3 times daily. I promise that I don't want to be in a situation where I go blind, need my foot amputated, or end up on dialysis; however, without access to affordable regular health care, those of us who were unlucky enough to be born with lifelong problems will end up with complications that disable us.

or maybe it's just possible that God only intended a short life for you...

November 19, 2011  
1:30 p.m.

**LSmith11 writes:**

in response to **deethe**:

Suggest removal

or maybe it's just possible that God only intended a short life for you...

Reply to this post

The cruel callous nature of your answer is why I will never vote republican...

Your party boos gay soldiers, cheers executions, applauds the possibility of the state letting a cancer patient without insurance die and now this...

The republican party has been hijacked by barbarians...

November 19, 2011  
1:45 p.m.

**jrgolden writes:**

in response to **deethe**:

Suggest removal

or maybe it's just possible that God only intended a short life for you...

Reply to this post

your comment was so repugnant, that I am at a loss as to your possession of common sense and humanity!

November 19, 2011  
4:16 p.m.

**Ben writes:**

deeth

Suggest removal

Your comment was way out of line. Go take a long hard look in a mirror.

Reply to this post

November 19, 2011  
5:07 p.m.

**JimmyJamesMcKay writes:**

in response to **deethe**:

Suggest removal

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Reply to this post

deethe writes:

in response to **mscath**:

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-----  
or maybe it's just possible that God only intended a short life for you...

-----  
Are you fcking kidding me. Did you really just write that?

November 19, 2011  
6:16 p.m.

**TruthBeTold writes:**

Suggest removal

The health care debate has torn this good nation in half. The republican and democratic politicians both take money from the health care industry, but the republicans take a lot more and refuse to be a part of any kind of meaningful reform. The big argument is over affordability for the American consumer and government.

Reply to this post

The annual healthcare debt will soon reach, in a decade or so, about one-third of the domestic product. The republicans can repeal the new healthcare laws after the 2012 election if they win and have 60 votes in the senate and a majority in the house.

Republicans hate anything Obama does, whether it is right or wrong, helps or doesn't help, and want to undo anything with Obama's name on it.

To me it seems to be a battle between the haves and the have-nots (and those that stand up for the have-nots.

If you have insurance you don't want to do anything that would jeopardize it. If you don't have insurance, people will support anything that will help them afford it or give it to them. We are only talking about lives and how long people will live, what the heck.

If some of the die-hearted republicans that would deny health insurance to sick people suddenly lost their health insurance or their wealth to buy insurance, they would be singing an entirely different tune.

Something has to be done to control health care. Health Insurance companies do not want to pay for the sick and only want to insure the healthy. They are all about making a big profit and not about helping the sick. They are not the friend of any sick person that does not have health insurance.

I don't have the answer, but I thought since our elderly have medicare, why not let anyone buy into medicare? I know medicare costs are sky-rocketing and rules and cuts in percentage payments will have to be applied more in such a way to control costs more than they are controlled now. If not that will bankrupt us by itself.

The for-profit insurance companies need some kind of real competition.

I know all rebublicans and democrats don't fit neatly in one view or the other, but all people need health insurance, especially the sick and we need to reform the

cost of health insurance.

Neither has been accomplished yet.

Maybe state exchanges are a worthy beginning for reform that everyone can support.

Isn't competition a good place to start?

November 19, 2011  
6:28 p.m.

**mscath writes:**

in response to **deethe**:

Suggest removal

or maybe it's just possible that God only intended a short life for you...

Reply to this post

I find it rather amusing that there's a St. Jude ad on my screen as I type this. The beauty of life is that I am probably more healthy than you...because I have to be. The reality of my disease is that most of the complications won't kill me but simply disable me. Unless you want to support me with your tax dollars, I would suggest that you think a little more about wanting me to have access to preventative care.

As you are shopping for Thanksgiving this week and doing your holiday shopping over the next week, please keep this in mind. Many if not most of the people you encounter in grocery stores and retail stores don't have health insurance through their employer.

To the very nice person who mentioned the importance of eye care- I see the best retinologist in Memphis.

To the other kind people who were as shocked by this as I- Thanks.

November 19, 2011  
7:21 p.m.

**ronaldray writes:**

in response to **TruthBeTold**:

Suggest removal

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Reply to this post

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Isn't competition a good place to start?

Yes it is.

November 19, 2011  
9:40 p.m.

**Old-School writes:**

There is much more in Obamanation Cares Not than insurance to worry about, and pretty much all of it is detrimental to freedom as we know it.

Suggest removal

Reply to this post

November 19, 2011  
9:47 p.m.

**Raphael writes:**

in response to **deethe:**

or maybe it's just possible that God only intended a short life for you...

Suggest removal

Reply to this post

Reprehensible. Shame on you.

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