



Welcome to the Illinois Health Matters Blog. Our blog discusses various topics around how health care reform is affecting the people of Illinois. We'll present a variety of different perspectives from health care experts, both from our state, and nationally. For more information please visit IllinoisHealthMatters.org.

MONDAY, JULY 18, 2011

An Exchange Is Coming Your Way!

After months of negotiation, Governor Quinn on Friday signed [SB 1555](#), the piece of legislation that will establish the Illinois Health Benefits Exchange. The bill's passage marks a tremendous step in moving forward the Affordable Care Act in Illinois.

That's because the new law (known as Public Act 097-0142) will make Illinois the 13th state to begin to build a health benefit exchange, which is the cornerstone of healthcare reform. An exchange - also known as a competitive healthcare marketplace - will primarily let individuals and employees of small businesses shop for a range of affordable health insurance choices, and will give lower and middle-income uninsured Americans more affordable insurance options.

When fully in place, exchanges will provide access to [health insurance for 24 million Americans](#), says Timothy Jost, a professor of law at Washington and Lee University. In Illinois, 11 percent of the insured, nonelderly population (roughly 1.1 million) will have coverage through the exchange by 2016, according to a recent [RAND report](#).

How will exchanges work?

Consumers will shop online on a website that will look similar to Consumer Reports or Travelocity. They'll have access to easy-to-understand information to make real comparisons between plans so they can find the one that best meets their needs and budget. The site will be closely monitored to prevent fraud and protect consumers, and members of Congress also will be required to get their insurance through this marketplace—giving them the same options as millions of Americans for the first time ever.

An exchange will give Illinois consumers more control, quality choices, and better protections when purchasing insurance for themselves, their families and their small businesses. This is definitely a step forward for Illinois consumers.

What's in the bill?

As legislation goes, SB 1555 is a short bill that establishes the exchange as well as the option of health savings accounts for state employees. Here are four key action items for the exchange in Illinois that we'll see put into place in coming weeks and months.

1. The state of Illinois will run its own exchange rather than having the Federal government run it. This comes as no surprise: The Quinn administration has stated in the past that it believes state control is in the best interest of employees and families in Illinois, and will give Illinoisans better oversight and consumer protection.

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2. Illinois will create a Legislative Study Committee that will conduct a study on how to best implement and establish the exchange. Each party leader in the House and Senate may appoint three of their members to this twelve-member Committee, who will make decisions on key aspects of the exchange, including the size of the employer to be offered coverage and the development of standards for employee coverage. The report detailing the results of the study must be completed in less than 90 days (September 30, 2011).
3. The exchange will separate the coverage pools for individuals and small employers of up to 50 employees. Consumer advocates had recommended that the exchange merge the two pools, which could result in lower or more stable premium costs. The Department of Insurance has hired a consultant to study the existing Illinois health insurance marketplace so it remains to be seen what the impact is of merging or separating the coverage pools.
4. The Illinois Department of Insurance and the Commission on Government Forecasting and Accountability is authorized to apply for and receive federal grant money to meet the October 1, 2013 deadline to have an operational health benefits exchange. This is a critical move, as it will allow Illinois to proceed as planned without forcing the conversation of whether state budget dollars should be allocated to establish the exchange.

What's next for consumers and small businesses?

If you haven't gotten involved in the implementation of the Affordable Care Act in Illinois, now is the time to start. First, you'll want to learn more about whether the exchange will affect you. The Kaiser Family Foundation has put together a nice [flowchart](#).

You can also attend the Legislative Study Committee meetings (we'll post the dates of the public meetings on [Illinois Health Matters](#)). Important decisions will be made that could affect how you, your business or your family will purchase health insurance.

Furthermore, you may want to contact your state senator or representative and tell them what you want out of an exchange, such as good governance and high-quality health plans. Check out these talking points from [Community Catalyst](#).

Above all, check back on our site as we continue to closely monitor the Illinois Health Benefits Exchange news and how it impacts you, your business and your family. Sign up for our newsletter, [facebook page](#) and [twitter feed](#) for up-to-date information.

Stephani Becker

[Health & Disability Advocates](#), the public-private partnership that powers [Illinois Health Matters](#)

Posted by Stephani Becker at [Monday, July 18, 2011](#) 0 comments 

Labels: [Health Insurance Exchange](#), [Individuals and Families](#), [Small Business](#)

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WEDNESDAY, JULY 13, 2011

New Report Confirms that Medicaid Matters for Americans

The August deadline to negotiate a deficit reduction package is on the horizon. As many already know, the discourse seems to have boiled down to this weighing of Medicaid costs versus the justness of taxing the wealthiest Americans. In an attempt to break the legislative stalemate, President Obama offered to cut billions in Medicaid spending if Republican leaders would make concessions on the tax issue. It wasn't a shocking offer, Medicaid has long been the victim of budget cuts, and this year is no different. However, a well timed,

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