



In Search of the Best Health Care Solution Health Security: More Relevant Than Ever

The Affordable Care Act

There are good provisions in the national health care reform law that protect consumers from insurance abuses, help to develop more-efficient health delivery systems, and invest in preventive care.

Health Insurance Exchanges: One Possible Approach

All states are required to operate health insurance exchanges, one-stop-shopping entities that will enable the uninsured and small-business owners to compare and purchase regulated insurance policies through a website or a broker.

For policies that are purchased through the state-based insurance exchanges, the law provides federal subsidies to make the insurance premiums more affordable for those with low or moderate income. However, the law still allows private insurance to set the rates.

Other Approaches: Waivers for State Innovation

The Affordable Care Act allows states to request a waiver to develop something other than an exchange as long as the alternative complies with the criteria outlined in the law. Thus, alternative approaches like Health Security is in harmony with the Affordable Care Act.

The Problem of 2017: The law requires that all states have exchanges up and running by 2014. They now have to wait until 2017 before receiving a waiver for a different approach that ensures coverage for most, if not all, of their residents at no extra federal cost.

Giving States Flexibility: Removing 2017 and Postponing the 2014 Deadline

In February 2011, President Obama announced that he supports removal of the 2017 date.

We need to ask our congressional delegation to push for removal of the 2017 date so states that wish to can avoid creating exchanges and instead set up alternative plans that are better suited to their residents' needs.

Working for New Mexico's Best Solution: Health Security

The best solution for New Mexico is the Health Security Plan — setting up our own health plan that self-insures most New Mexicans and guarantees comprehensive coverage and freedom of choice of health care provider. It is the only plan with demonstrated public support. It is the only one, according to two studies, that will control rising health care costs. Equally important, pushing for the best solution for our state does not conflict with the Affordable Care Act.