



benefitNEWS

## Early Exchange Updates

A centerpiece of the Patient Protection Act is the development of public exchanges across all 50 states as of January 1, 2014. Now called "marketplaces," some exchanges will be state run while others will be operated by the federal government (in the case where the state opted not to set up a local exchange). While detailed product, carrier and price information is not yet available across the nation, select details are starting to emerge.

In Oregon, Regence Blue Cross, one of the largest carriers in that market, has announced they will not participate in the Oregon exchange. As a local Blue Plan, Regence operates in four area states and their lack of presence in the local exchange will be noticeable. In Washington state, several carriers made similar announcements of non-participation in local small business exchanges.

In North Carolina, Blue Cross Blue Shield has announced that one third of customers buying individual products can expect to see an 18% increase or more come 2014. They also announced that small employers can expect an 18% increase. The Blues in North Carolina attribute the increase on individual consumers to the new healthcare reform law.

The availability of reasonably priced products on individual marketplaces was intended to help provide an insurance outlet to many of the reported 40 million Americans that do not have insurance today. With the launch of state marketplaces coming into greater focus, more information about cost and affordability will become publicized.

Should you have any questions about healthcare reform or public exchanges, please contact your Conner Strong & Buckelew account representative.



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