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WV begins work on setting up health insurance exchange

By Emily Corio

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December 6, 2010 · West Virginia officials are researching how to set up the state's exchange program. The Office is holding public forums across the state this month and next to get input on what its exchange should look like and how it should operate.

The deadline for an exchange to be in place is July 1, 2014.

Jeremiah Samples is an insurance project manager with the West Virginia Offices of Insurance Commissioner. He led the department's first forum last week in Fairmont.

"The goal of the exchange is to ensure that the maximum number of folks can afford the coverage so if we have this big bulky exchange that has all these administrative costs then that's going to drive up premiums and that means less people can afford the coverage," said Samples.

In an exchange, insurance companies have to follow certain rules in order to offer health plans to consumers. In theory, an exchange creates a regulated, competitive marketplace that will reduce consumers' costs, but whether this actually happens depends a lot on what kind of exchange the state creates, including what rules insurers have to follow in order to participate in the exchange, how consumers would shop for plans, and who could use the exchange.

"We want to be sure to simplify this as much as we can for the employers and certainly, going back to the agent issue, if they feel comfortable with an agent that they currently use, then why shouldn't they be able to continue to use that agent? We need to be mindful of that," said Samples.

The state may create two exchanges: one for small businesses and one for individuals. This idea appeals to Perry Bryant with West Virginians for Affordable Health Care, but he disagrees with the state's idea to include insurance company representatives on the board that will oversee the exchange.

"I think you should limit it to people with specific expertise, actuaries, accountants, those kinds of people, state agencies and consumers and that would give you the balance," said Bryant. "The insurance industry and others, because hopefully you'll be operated through open meetings you would have that kind of transparency, they could impact and influence but not vote on something that they have a vested financial interest. I think that's really inappropriate."

"One of the reasons why we did approach it from having a balance on the board, when we were looking at Massachusetts and talking to some folks up there, there was a lot of concern that there weren't people that were actually involved in the industry or involved in insurance. They only recently added a producer, and I know the producer community was upset for a number of years that a producer wasn't represented," Samples said.

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Wheeling, Dec. 7 at Wilson Lodge at Oglebay Resort & Conference Center

Beckley, Dec. 14 at the Beckley-Raleigh County Convention Center, Conference Room A

Shepherdstown, Jan. 6 at Shepherd University, Storer Ballroom

Charleston, Jan. 20 at Capitol Complex, Building 7, Capitol Room

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